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High school gridiron action

All the scores and the play-by-play for Bay High, Pass, Stanislaus and Hancock.

Sports, Pages 9-11A



Tips on cutting your heating costs this winter, protecting your home and maximizing its value.

Special Section, Inside

The Sea Coast Echo

Since 1892

VOL. 110, NO. 78 BAY ST. LOUIS, MISSISSIPPI

THREE SECTIONS, 42 PAGES 50 CENTS

Sunday
SEPT. 30, 2001

Murphy Elem. hosts Fall Fest

Charles B. Murphy Elementary School PTO will be sponsoring a Fall Festival Saturday, Oct. 13, 10 a.m.-5 p.m. at the school off Hwy. 604 in Pearlington. Anyone interested in renting a booth space to sell arts, crafts and etc. may contact Liz Vernaci, PTO president, at 228-533-0019.

Diamondhead Lions Club drive

Diamondhead Lions Club will host its annual membership drive this Tuesday at the Diamondhead Community Center. Anyone interested in helping people with impaired sight or hearing is invited.

Hancock Little League meeting

Hancock County Little League will host its general membership meeting on Monday at Gulfview elementary cafeteria at 6:30 p.m. and will elect the 2002 board of directors. If you would like to run for a position or need more information, call Herb at 467-1291 or Walter at 467-6598.

WHAT'S INSIDE

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ClassifiedPages 7-9B

TIDES

TUESDAY		HIGH	LOW
Mon.	12:49 p.	9:01 a.	8:00 a.
Tues.	1:14 a.	7:16 a.	6:16 a.
Wed.	2:16 p.	8:23 p.	7:23 p.
Thurs.	12:53 a.	6:13 a.	5:13 a.
Fri.	1:04 a.	10:43 a.	9:43 a.
Sat.	1:59 a.	1:10 p.	10:10 p.
Sun.	2:40 a.	2:18 p.	11:18 p.

Cancer claims 'Singing Mayor'

ECHO STAFF REPORT

Funeral services will be held tomorrow for one of the Coast's most popular residents, John Cyrus Mason, a.k.a. "The Singing Mayor" of Waveland.

According to a press release, Mason "died peacefully at his home" in Waveland on Thursday.

Mason had battled against cancer for years, and in 1999

participated as a "cancer survivor" in the American Cancer Society's Relay for Life.

Mason was born Sept. 23, 1937 in Oklahoma City, Okla.

He was a resident of the Coast

Mason's Exxon and Mason's Firestone, and was a member of St. Clare Catholic Church in Waveland, where he sang in the choir.

He served as the mayor of

Waveland from 1994 to 1998, where he acquired the "Singing Mayor" moniker. He spent most of his youth at Boys Town in Omaha, Neb. and was graduated from there in 1953.

While at Boys Town, he sang with the famous Boys Town Choir, and this is where friends say he acquired his "life-long love for singing."

MASON--PAGE 12A



John Mason

READ ALL ABOUT IT ...



Hancock County Library System Director Prima Plauché speaks on Thursday to a huge crowd at the Bay St. Louis branch for a gala celebration commemorating the system's 2001 National Award for Library Service. For more, see page 1B.

Supers eye redrawing voting districts

Census figures show county needs third judge, constable

BY ED LEPOMA
Staff Writer

Because of the phenomenal growth taking place in the area, Hancock County will need a third Justice Court judge and a third constable by the year 2003.

That's one of the facts emerging as the Board of Supervisors enter into preliminary discussions on the U.S. Justice Department's mandate to redraw its five districts to reflect population changes based on the 2000 census.

That census, which might have a two percent factor of error, ranked Hancock the third-fastest growing area in the state. The latest figures



Pullman



Kellar

DISTRICT--PAGE 12A

Musgrove announces \$300K for 'needy families' in Hancock

BY BENNIE SHALLBETTER
Staff Writer

Hancock County will receive \$303,609 in funding for initiatives of the Temporary Assistance for Needy Families program, Gov. Ronnie Musgrove announced in a release last week. The funding is part of \$17 million in funding that will be divided between 76 counties statewide.

"The funds will be put to good use for the people of Mississippi, offering support, education, and assistance to those in need," Musgrove said. "The issues addressed by the TNAF initiatives are issues confronting each of us, and we need to be

NEEDY--PAGE 12A

Rocket Man!



Echo Publisher Emeritus Ellis C. Cuevas receives the prestigious NASA Public Service Medal on Friday at John C. Stennis Space Center. The award was presented by Johnson Space Center Acting Director Roy Estess, left; and Stennis Acting Director Mark Craig.

Board debates funding burial for 'paupers'

BY ED LEPOMA
Staff Writer

Aubrey Dale Mitchell, Debra Knosack, Brian Colson, John Pierce, Orvel E. Simons. The names listed above are not victims of the World Trade Center carnage, but they all have something in common.

They are among 15 people declared paupers

BURIAL--PAGE 2A

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Burial -- county eyes expense

last year, and Hancock County taxpayers had to pay for their burial or cremation. The cost this year to date is \$7,885, according to county Comptroller Patty Hammons.

The task of declaring someone a pauper is another duty that falls at the feet of county Administrator Tim Kellar, who is sometimes assisted by county Coroner Norma Stiglet.

Hardly a monthly meeting goes by without Kellar reporting one or two people have died and there are no relatives or assets to dispose of the body. The Board of Supervisors declares the person a pauper and the funeral home handling the arrangements bills the county at least \$500 for each pauper. Sometimes, there is extra cost in the event an autopsy is needed or if the body is in cold storage while a hunt for relatives is made.

The victims are sometimes homeless, sometimes murdered or killed in accidents. Sometimes they die of natural causes or of self-inflicted wounds or accidental or pre-meditated drug overdoses.

The investigation that takes place in each case is extensive. Kellar or Stiglet attempts to contact relatives. If no relatives are found, local banks' records are searched to see if the victim has a checking or savings account. If the deceased has

assets, such as a car, the county needs to check to see if there is clear title to it before they can seize it.

Kellar said he can give some examples where relatives have refused to claim the body or share any expense. "We had one case where the victim had eight or nine siblings who could have claimed the body and shared in the expense of burial, but they refused," Kellar said. "That doesn't speak well of family pride." In another case, a person was living in Bayside Park, but when he took sick, he went to live with a sister in Picayune, who sent him to Gulfport Memorial Hospital when he took a turn for the worst, Kellar said.

"He died in Harrison County, but his last known address was in Hancock County, so they shipped him back to Riemann Funeral Home in Hancock County and said it was our problem now," Kellar said.

In one case, Kellar said, the victim had \$165 in cash in his possession, and it was used to offset the \$500 charge.

Paupers are sent to either Riemann or Edmund Fahey Funeral Home in Hancock County. Records show Fahey handled arrangements for 10 paupers, and Riemann, five, this year. Kellar said the majority of paupers are buried in a reserved area of Bayou CoCo

Cemetery off Kiln-DeLisle Road, but some are also buried in Rotten Bayou Cemetery near Diamondhead.

Probably the most public incident involving a pauper occurred in Hancock County last April involving Orvel E. Simons. Simons opened fire on law enforcement officials in downtown Bay St. Louis last April 24 when they arrived to evict him from his State Street apartment. He fatally wounded Charles R. Strong, a driver with Bulldog Towing, who was trying to tow away his vehicle. Simons then turned the long-barreled .44 Magnum rifle on himself, taking his own life.

Kellar later told supervisors all of Simons's relatives lived out of town, and they told him no one in the family could afford to have the body transported. "We couldn't claim his vehicle because he had no clear title to it," said Kellar. "As best we could tell, he had very little worth any value, and if he did, the landlord would get first crack at it, since he was in arrears in his rent," he added.

How are some other counties handling paupers?

Gary Beech, the county administrator in Pearl River County, said he remembers declaring only one person a pauper this year. The uniform charge for burial or cremation among funeral homes in the

area is \$300.

In Harrison County, Administrator Pam Ulriche said supervisors declared 27 persons paupers at an average charge of \$500 each. The total expended thus far is \$13,500, she said. Coxoner Gary Hargrove says all persons declared paupers in Harrison County are cremated.

In Jones County, which includes Laurel, Administrator Charles Miller said that county went over the \$8,000 budgeted for paupers this year. He said the charge there is \$300. So far this year, Miller said 30 persons were declared paupers, costing the city about \$9,500.

Kellar, who helps oversee the county's spending, says he has talked to other county administrators about how they handle the problem of paupers.

"Some of them are telling me they flat-out refuse to handle the arrangements if the victim has even one relative. He is contacted and told it is his responsibility to take care of the situation," Kellar said.

Kellar said he realized \$7,885 doesn't seem like a whole lot in view of the county's budget of almost \$30 million.

"But, when you tell dedicated county employees they can't get a raise this year because of shrinking revenues, you begin to look at every area where expenses can be cut," he added.

Aw, shucks: Oyster season opens Monday

The opening date of the 2001-2002 Mississippi Oyster Season has been announced by the Mississippi Department of Marine Resources (DMR).

The following areas will open Monday, Oct. 1, 2001, at legal sunrise for the harvest of oysters:

- Area I "B" Conditionally Approved Waters, which includes St. Joseph's or "St. Joe" Reef;

- Area II Approved Waters, which includes Telegraph and Buoy reefs, the Shell Keys referred to as Pelican, Fletcher's and Umbrella, and the southern portion of Pass Marianne Reef;

- Area II "A" Conditionally Approved Waters, which includes northern portions of the Henderson Point Reef and northern portions of the Pass Christian Reef;

- Area II "B" Conditionally Approved Waters, which includes Waveland and St. Stanislaus reefs;

- Area II "C" Conditionally Approved Waters, which includes the northern portion of Pass Marianne Reef and southern portions of the Pass Christian and Henderson Point reefs;

- Area III "D" Conditionally Approved Waters, which includes the public oyster reefs in St. Louis Bay between the Highway 90 Bridge and the CSX Railroad Bridge;

- Area III Conditionally Approved Waters, which

includes Kittiwake (Long Beach) Reef;

- Area VIII "B" Conditionally Approved Waters, which includes the South Rigolets, L'Isle Chaudie, Jose Bayou, eastern portions of the North Rigolets, eastern portions of Southwest Bayou, eastern portions of Clay Bayou, eastern portions of Middle Bayou, the eastern portion of Jose Say, and eastern portion of Point Aux Chenes Bay.

For Areas I, II and III waters, the designated check stations will be the DMR trailer on the east side of the Pass Christian Harbor or the DMR check station at Bayou Caddy.

Check-in/check-out drop boxes will be located at each of these check stations and shall correspond respectively with the drop box.

For Area VIII "B" waters the designated check stations will be the DMR office on Old Stage Road in the Orange Grove community east of Pascagoula.

Check station checkout times shall be 4 p.m. daily. This time may change if necessary.

All 2000 and 2001 shell plant or cultch plant areas will remain closed to the harvest of oysters due to a high percentage of sublegal-size oysters.

Commercial sack limits will be 30 sacks per day for tonging, dredging or any other manner. Commercial harvesters are limited to three sacks for personal use per week. (These sacks shall

be counted toward the daily commercial sack limit for that boat or vessel.)

Recreational harvesters are also limited to three sacks per week for personal use. Personal use oysters MAY NOT BE SOLD.

Oysters of less than three inches measured from hinge to bill shall not be taken from the reefs of Mississippi, unless otherwise permitted by the Commission on Marine Resources.

All harvesters - commercial and recreational - are required to pay a shell retention fee of 15 cents per sack on the day of harvest.

Commercial harvesters transporting their catch out of the state shall pay a shell retention fee of 50 cents per sack on the day of harvest. No tags will be issued until the required shell retention fee is paid.

Harvesters are responsible for providing correct change for all shell retention fees due. Dealers purchasing Mississippi oysters from harvesters are required to pay a shell retention fee of 15 cents per sack to the DMR no later than the 10th

of each month following purchase.

Shell retention fees will be used to further oyster production in the state, including the planting of shells and oysters.

Areas are subject to being closed on short notice in accordance with regulations of the Commission on Marine Resources.

For more information with respect to the open and closed areas, call the 24-hour Oyster Information Hotline at (228) 374-5167 or 1-800-385-5902.

The Mississippi Department of Marine Resources is dedicated to enhancing, protecting and conserving marine interests of the state by managing all marine life, public trust wetlands, adjacent uplands and waterfront areas to provide for the optimal commercial, recreational, educational and economic uses of these resources consistent with environmental concerns and social changes.

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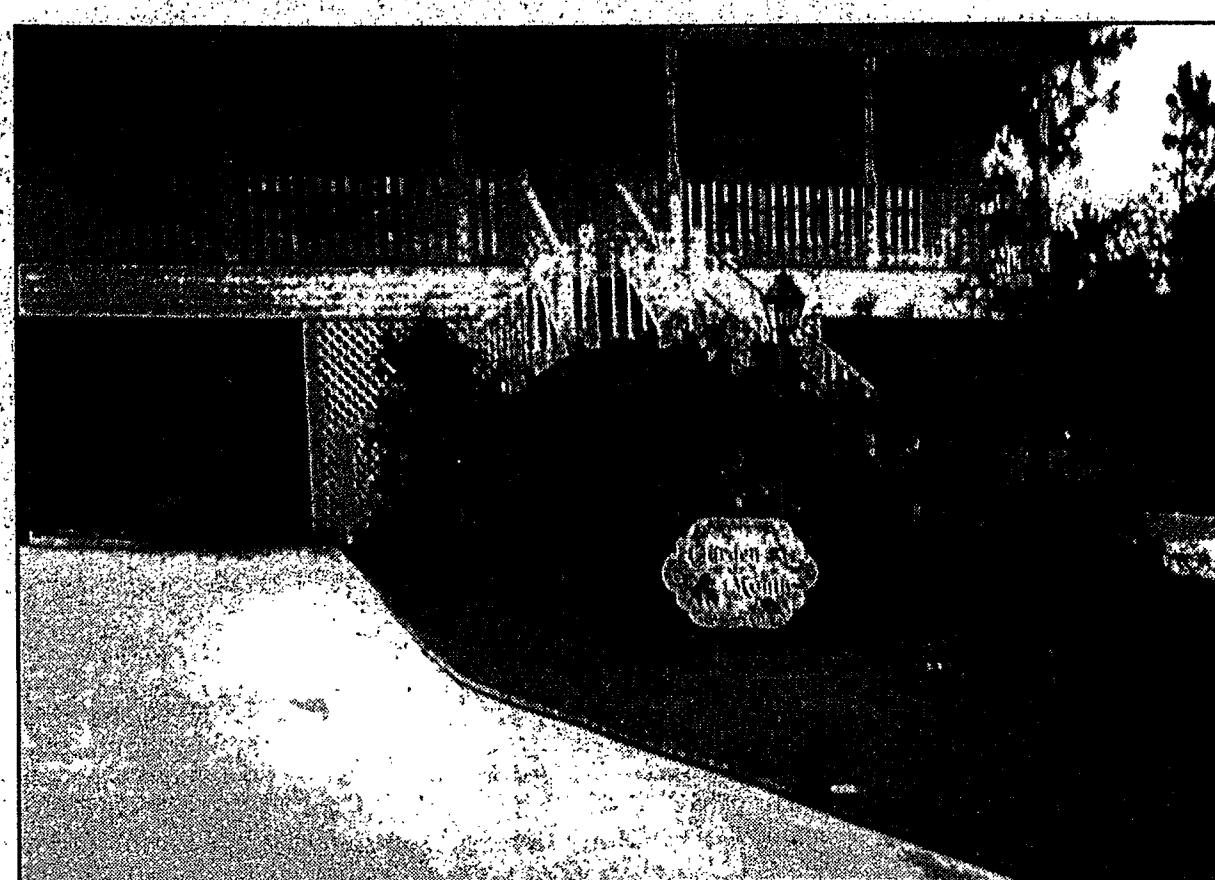
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Garden Fresh



The Point Island Garden Club awarded the August Garden of the Month to Elaine Marshall on Sandy Hook Drive in Pass Christian Isles. A sign was placed in the yard for recognition of the beautification of the year.

Point Island Garden Club meets

The Point Island Garden Club met Sept. 3 in the Water and Sewer Board Building.

Yearbooks for the upcoming year were distributed to members present, and special events for the next few months were discussed.

Members were encouraged to attend the Spanish Trail District meeting in Ocean Springs on Oct. 4.

A reminder was given to begin collecting items for the yard sale in November.

It was announced that the

State Marine Patrol joins Gulf states in federal law enforcement

The DMR's State Marine Patrol joined marine law enforcement agencies from Alabama, Louisiana, Florida, Texas, Georgia and North Carolina in a weekend of high law enforcement contact with marine users, August 25-26.

The weekend was the result of a Joint Enforcement Agreement (JEA) with the U.S. Department of Commerce, National Oceanographic and Atmospheric Administration (NOAA) Office for Law Enforcement (OLE).

The purpose of the JEA is to promote increased compliance with both state and federal regulations governing the harvest of fish and other living marine resources throughout the southeastern United States.

"By entering this Joint Enforcement Agreement with NOAA, we are able to increase our contact with commercial and recreational fishermen," said State Marine Patrol Colonel Terry Bakker. "By increasing our visibility, we hope to increase the marine user's compliance with federal and state law."

As part of the Joint Enforcement Agreement, NOAA/OLE provides the state with a \$416,000 grant to fund the use of equipment, overtime pay of the marine enforcement officers, agency overhead and a new 28-foot patrol vessel.

The State Marine Patrol pro-

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County to abandon beach guardrail

BY ED LEPOMA
Staff Writer

The Hancock County Board of Supervisors has decided to cancel a project already begun to install a guardrail along a steep incline of Beach Boulevard just past Washington Street.

Work actually has been stalled since Sept. 12 after a handful of residents came before the board to complain the steel guardrail stretching 260-feet on the beach side of the roadway would be an eyesore. They also claimed the steel girders to support the guardrail were actually protruding into the roadway, and would make the incline even more dangerous for runners, bicyclists or those walking along the road.

District 4 Supervisor Steve Seymour and District 3 Supervisor Lisa Coward later went to visit the project site, along with county Road Supt.

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Home Equity Line. Any of these home loans can lower your monthly payments by consolidating your bills.

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Medical Bills	\$1,000	\$100
Total Owed	\$33,000	\$929
Hancock Bank Home Equity Loan	\$33,000	\$355
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Above example assumes an auto payment on \$16,000 at 9.5% APR for 5 years. Second mortgage of \$20,000 at 9.00% APR for 8 years and credit card monthly payments calculated at 18% APR at 2% of unpaid balance. Medical bills monthly payment calculated at 10% of unpaid balance. Hancock Bank Home Equity Loan payment assumes loan of \$33,000 at 7.905% APR for 60 months based on a 12 year amortization. Actual percentage rate may vary based on customer's credit worthiness. Each customer's actual experience may vary.

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SUNDAY, SEPTEMBER 30, 2001

pg 4A

OPINION



Cuevas' Quotes

by Ellis C. Cuevas
Publisher Emeritus

Words can't express the feelings I had Thursday afternoon as our library system received a most prestigious national award.

The library was packed to capacity as Paulette H. Holahan, commissioner, National Commission on Libraries and Information Science, officially presented the National Award for Library and Museum Service, the most distinguished award bestowed on libraries and museums nationwide.

Only three libraries across the country received such honors.

Our library system has just made tremendous strides over the years under the leadership and assistance of Prima Plauché, library system director, the Board of Trustees, Library Foundation, Kiln Public Library Steering Committee, Pearlington Public Library Steering Committee, library staff, and most important, the elected officials of Hancock County and the Cities of Bay St. Louis and Waveland.

Holahan, who helped with the Selection Committee, indicated our library system was doing things on a long-term basis, not just short-term, and the commitment and everyone connected with the library system was reaching beyond the expected levels.

Bay St. Louis' own U.S. Congressman Gene Taylor, who nominated the Hancock County Library System for the award, said Mississippi has so much to be proud of and that Mississippi has so many outstanding authors.

Taylor eluded to the community involvement of the library system and how his wife and children used the library frequently during their early years in attending summer reading programs, etc.

Our city and county leaders, too, expressed appreciation to everyone involved with the library system and to the general public for their use of the services.

The next big project to get under way for the library sys-

QUOTES--PAGE 5A

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109th Year of Publication

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It's a different war; no clearly definable enemy

When we old shipmates of the USS Stephen Potter gathered last weekend for our biennial reunion, the booze flowed less freely, the mood was more somber, and the number of us able to show up was a good bit smaller than ever.

The latter reality, of course, is understandable, because we're losing old shipmates seemingly at a faster rate. And a number are simply not physically able to make it to the reunion.

Out of the 350 men who took the Stephen Potter

sive against the Japanese navy, only 35 of us made it here to Chicago.

Fortunately, a half dozen or so additional guys who had put the Steamin' P back in commission in 1951 for a couple years duty during the Korean Conflict joined us WWII shipmates here.

After the lovable destroyer served a second life during Korea, it was again decommissioned, and eventually turned into scrap.

Naturally we were

prideful of our WWII record, having inflicted not just a little

damage on the enemy, winning

12 battle stars, and bringing the

destroyer of today is far different than it was in my day. Now they are bigger, and instead of only 5-inch, .38 caliber single gun mounts as their major weapon, they have twin gun mounts and rocket launchers.

As Mississippians should know well, the USS Cole, badly damaged early this year by a suicide bomb in the harbor at Yemen, with the loss of 17 sailors' lives, is a destroyer. Brought back to Ingalls Shipyard in Pascagoula for repair, she is once again afloat.

Reunions of us Stephen Potter shipmates from WWII used to make us feel like relics of a war many Americans knew little, or nothing, about.

MINOR--PAGE 5A

Eyes on Mississippi

By Bill Minor

After the lovable

destroyer served a

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and eventually turned into

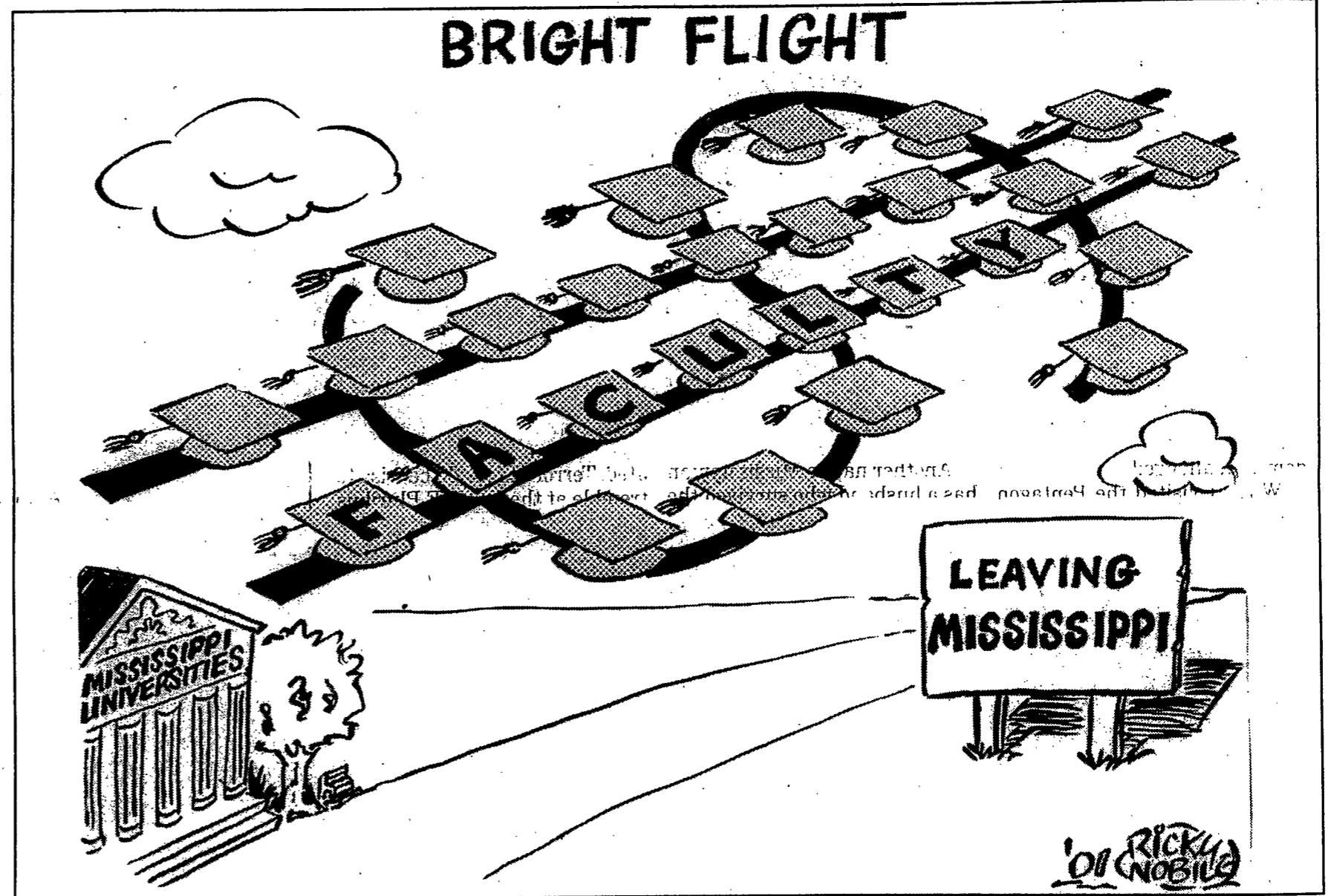
scrap.

Naturally we were

prideful of our WWII record, having inflicted not just a little

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An open letter to the Senate and the House of Representatives

Dear Senators

and Representatives:

We urge you to immediately and unanimously approve all of the measures requested by the President and Attorney General concerning: Freezing and seizing of assets of terrorists and groups that support them;

expanded surveillance capability; and, the ability to detain suspects and possible witnesses for as long as necessary to insure our safety.

These are extraordinary times in the history of America and, indeed, in the world. Such horrible, cruel acts of war must never be allowed to happen again within our country.

I believe Americans are very willing to temporarily forego some privacy and freedoms in order to prevent terrorist acts from reaching our shores again.

Please do not allow the American Civil Liberties Union and others to apply pressure to prevent our attaining our critical goal of ridding the world of terrorism.

The ACLU has succeeded in hampering the justice system in this country to the point that

Q. Can the wages of an elected official be garnished?

A. There is no prohibition against garnishing the wages of an elected official. While wages may be garnished, fees of public officers may not be garnished.

(Attorney General's opinion to Watts dated June 8, 2001)

Q. Is Section 45-2-1 regarding the Law Enforcement Officers' Death benefits to be applied retroactively?

A. No. (Attorney General's opinion to Thomas dated March 3,

Letters to the Editor

Our letters policy

The Sea Coast Echo welcomes comments from its readers.

Letters must be signed and include address or telephone number.

Letters should be brief, preferably typewritten and double-spaced.

Only one letter per writer per month.

The editor reserves the right to edit or reject letters. Letters of thanks, expressions of appreciation and political endorsements are inappropriate.

Concentrate on people's abilities, not their disabilities

Each year the President of the United States designates October as National Disability Employment Awareness Month.

While employment opportunities for people with disabilities have markedly increased in recent years, the rate of unemployment for capable people who happen to have disabilities is significantly above the national unemployment rate.

This Presidential designation gives all of us the opportunity to focus on this tremendous, largely untapped national

and local resource of talent existing among us.

Many organizations, Rotary International and Goodwill Industries among them, are giving special attention to this group.

It is incumbent on each of us as individuals to remind ourselves to concentrate on the abilities rather than the disabilities of those around us.

Sincerely,
LeRoy Modenbach
Executive Director
Goodwill Industries of South Mississippi

Minor

But with the recent resurgence of interest in WWII triggered by such books as Tom Brokaw's "The Greatest Generation," we have become increasingly aware, as we were here, in the deference and respect many younger people now show when they learn we fought in WWII.

Ours is called; romantically, the "last good war." But our enemies were despots who had amassed huge war machines and we knew exactly whom we were fighting.

As I wrote two weeks ago,

there is no comparison between our war and what most Americans, since the tragic events of September 11, regard as our nation in a state of war. Now there is no clearly definable enemy.

We are seeing a massive upsurge in military preparedness and the nation thrust into a war mentality far more than any time since Pearl Harbor. Certainly the Vietnam War, which cost 56,000 American lives, brought no such outpouring of American patriotism.

Parenthetically, my oldest son fought in that war, and, thank God, he came home alive. In June a year ago, the D-Day Museum, whose creation largely came about because of historian Stephen Ambrose, who resides in Bay St. Louis, was dedicated down in New Orleans.

There was great fanfare with Tom Brokaw and an NBC crew along with marching bands and top government officials on hand.

When I met Ambrose at a dinner in Jackson in February,

Continued from Page 4A

2000, I told him that as proud as we were that a D-Day Museum was being opened, those of us who fought in the Pacific during WWII hoped our war zone might also get some recognition.

This December 7, we will. That's when the Pacific War Museum will be dedicated in conjunction with the D-Day museum in New Orleans. This old destroyer sailor for one plans to be there.

E Pluribus Unum

Natchez and New York City may be far away in terms of geography and culture, but right now they are very close in terms of country.

During speaking engagements at Booneville and Natchez over the weekend, our national motto, E Pluribus Unum - which in Latin means "from many one" - came to my mind.

These words again kept recurring to me days later as I journeyed to New York City and viewed the devastation at Ground Zero.

The sights there were horrific, but I once more took comfort in our motto: "from many one," and I remain proud that Mississippians are part of the many who have become one.

Let's face it, when those murderers struck Washington, D.C. and New York, in essence they struck Washington, New Augusta and New Albany, Mississippi, too.

Mississippians are again showing that even though Americans may have our internal squabbles at times, these instances are both petty and fleeting when our nation's freedom is challenged.

When I visited the Pentagon after the attack some of the first people I saw were Mississippians, already on the scene helping to search for survivors.

A number of Mississippi's highly respected National Guard and Reserve forces are already performing missions to support our military's initial efforts. By the time you read this column, many more of Mississippi's men and women in uniform may be answering the call.

On the streets of Jackson, I saw American flags being displayed on homes, cars, businesses and just about everywhere a pole could fit, the same can be said of Manhattan.

Mississippi's newspapers told of retailers who had sold out of flags - probably happened in the Bronx, too. There were even discussions on radio and directions in publications

regarding how to properly display our flag.

In short, this tragic event has awakened patriotism in America, and Mississippians are again front and center flanked by the people of 49 other states.

However, I want to caution everyone. Though we are united today, winning the war on terrorism will not be easy or short. It must be a persistent, methodical process, and it will have to be sustained indefinitely.

America must remain patient and united behind this effort for a long time if we are to succeed.

Currently, a broad coalition of nations is being enlisted to help us in the fight against terrorism. Leaders of all free nations know that no place or person is completely sheltered from this violation of freedom.

Several Mississippians were killed in the attacks on the Pentagon and World Trade Center. One native Mississippian, ironically a relative of the late U.S. Senator John C. Stennis, barely escaped from her World Trade Center office with her life.

Another native Mississippian has a husband who survived the initial attack on the Twin Towers, but was killed later trying to save others. I'm sure there are many other links and stories connecting Mississippians to these tragedies.

Your Congress and President remain committed to this effort. I have been in Washington for 32 years, and I've never seen the House and Senate more united and determined.

When we passed the \$40 billion relief package and the authorization for the President to use military force, the U.S. Senate dispensed with the usual long speeches and debate, passing one measure in only minutes.

Indeed out of 535 members of the Senate and House, only one voted against these resolutions. In addition to Congressional action, during the President's excellent speech to the nation

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Field specialists from USDA Natural Resources Conservation Service, Mississippi Forestry Commission, Mississippi State Extension Service, Master Gardeners, Hancock County Soil & Water Conservation District, Mississippi Soil & Water Conservation Commission, Marine Fisheries and Kiln and Waveland Fire Departments all play a role in making the field day fun, educational, and bene-

ficial for students and teachers.

All you fourth graders, have a great day at the field day at Buccaneer State Park.

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Thursday he announced the creation of a new cabinet post specifically responsible for homeland security.

Pennsylvania Governor Tom Ridge will fill this post, and I am confident he will do a good job. Tom Ridge is a highly respected man who is supported by people across the political spectrum.

Whether it's the displaying of flags, the passing of historic legislation, or the creation of an entirely new effort to coordinate homeland security, these actions by American citizens and their government speak louder than any words.

They reflect a single view held from Natchez to New York that terrorism cannot be tolerated. Terrorists would be wise to tremble at the words E Pluribus Unum.

• Senator Loft welcomes any questions and/or comments about this column. Write to: U.S. Senator Trent Lott, 487 Russell Building, Washington, D.C. 20510. (Attention: Press Office)

Attention candidates:

Any candidate for the offices of justice court judge or constable on the November ballot who wishes to submit a free announcement of his or her candidacy for publication in The Sea Coast Echo must do so by 5 p.m. this Wednesday, Oct. 3, in order to have it published free of charge. For more information, call Geoff at 467-5474.

Continued from Page 4A

Latter & Blum, Inc.
Realtors are pleased to announce that Sheila A. Smith has affiliated with their MS. Gulf Coast offices as a Broker Associate.



Sheila has more than 30 years experience, having owned her own Company, "Sheila A. Smith Realty", in Long Beach for 10 years. She then moved to Washington, D.C. where she was associated with Shannon & Luchs Real Estate.

Sheila is back in Real Estate and anxious to serve her past clients & friends as well as looking forward to solving the real estate needs of buyers and sellers on the Gulf Coast.

Sheila's real estate expertise is well known on the Coast. She has earned the highest professional real estate designations: (GRI) Graduate Realtor Institute, (CRS) Certified Residential Specialist, (CRB) Certified Real Estate Brokerage and a member of the prestigious Million \$ Round Table.

Join Latter & Blum in welcoming Sheila back into the Real Estate Profession.

You can contact Sheila at 228-864-9138

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October is Breast Cancer Awareness Month

Enjoy lunch and learn the latest information on how women can positively impact their health through early detection.

TUESDAY, OCTOBER 9

Noon Armand's Restaurant \$10

"Breast Disease"

An Obstetrician/Gynecologist will discuss detection and treatment.

TUESDAY, OCTOBER 16

Noon The Bridges at Casino Magic \$7

"Mammography"

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Radiologist

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Obituaries

**AUGUSTA BROOKS
JUSTIN CUEVAS
GWENDOLYN ISHEM
JOHN CYRUS MASON
MARY ELLEN PIAZZA
DORA N. SMITH**

AUGUSTA BROOKS

Augusta "Gussie" Brooks died Wednesday, Sept. 26, 2001, in Pass Christian.

Services are pending at J. T. Hall Funeral Home in Gulfport.

JUSTIN CUEVAS

Justin Keith Cuevas, 17 months, died Tuesday, Sept. 25, 2001, in Gulfport.

He was preceded in death by his father, Darryl Keith Cuevas Sr.

Survivors include his mother, Jerry Cuevas; a brother, Darryl Keith Cuevas Jr., both of Gulfport; his grandparents, Elder and Zola Kay Cuevas of Gulfport, Ernest and Verna Wimbish of Bay St. Louis, Jerry and Sylvia Morin of Gonzales; and a great-grandmother, Myrtle Morin of Gonzales.

Visitation was Friday evening at Riemann Memorial Funeral Home in Gulfport. Services were conducted Saturday in Finley Cemetery in Gulfport.

GWENDOLYN ISHEM

Gwendolyn E. Ishem, 79, of Bay St. Louis, died Monday, Sept. 24, 2001, in New Orleans.

Mrs. Ishem was a member of Valena C. Jones Methodist Church, Heroines of Jericho, Senior Citizens, VFW, and was involved in numerous community activities.

She was preceded in death by her parents, Leo Paul and Belle Fairconnetue; three brothers, Harry, Edwin and Albert Fairconnetue; four sisters, Grace Palloade, Elvira Farve, Lula Tillman and Helena Fairconnetue; and two children, Alphonse and Rosalind Ishem.

Survivors include her husband of 62 years, Albert "Toots" Ishem of Bay St. Louis; three daughters, Deborah Alexander of Los Angeles, Ca., Marinella Miller, of Los Angeles, and Melanie Harrison of Baton Rouge; two foster sons, Dominic Alexander of Gulfport and Nolan Reed of Norfolk, Va.; two sisters, Belle Quincy of Chicago and Clara Fairconnetue of Bay

St. Louis; and a host of grandchildren and great-grandchildren.

Visitation will be Monday, Oct. 1, from 10-11 a.m. at Valena C. Jones United Methodist Church, at 248 Sycamore St., Bay St. Louis. Services will be at 11 a.m. at St. Mary Cemetery in Bay St. Louis.

J.T. Hall Funeral Home in Gulfport is in charge of arrangements.

JOHN CYRUS MASON

John Cyrus Mason, 64, of Waveland, died Thursday, Sept. 27, 2001, in Waveland.

Mr. Mason was born Sept. 23, 1937 in Oklahoma City, Okla. He was a resident of the Coast since 1975 and was a member of St. Clare Catholic Church in Waveland where he sang in the choir. He was the mayor of Waveland from 1994 to 1998. Mr. Mason was the business owner of Mason's Exxon and Mason's Firestone. He spent most of his youth at Boys Town in Omaha, Neb. and was graduated from there in 1953.

While at Boys Town, he sang with the famous Boys Town Choir, and this is where he acquired his life-long love for singing. He sang at many weddings and community events until shortly before his death. He was one of the founding board members of Boys Town in New Orleans. He worked very hard to get the shelter off to a good start and had a room dedicated in his name. He served on the boards of many community organizations such as St. Michael's Farm for Boys in Picayune, Coast Episcopal School Board, CASA Board, and the Hancock County Solid

Waste Management Board. He was a member and two-time president of the Hancock County Chamber of Commerce.

He was past president of the Bay St. Louis Rotary Club and was a Paul Harris Fellow. During his time with Rotary he helped start the Interact Club at Bay High School. He served in the United States Marine Corps and was a member of the Marine Corps League.

He was also a member of the American Legion Post 77 in Waveland, where he served as First Vice Commander and held various other offices. He loved sports and attended many, if not all, sporting events at all the local schools. He was very active at Bay High School, where his daughters attended, and worked with JROTC and Interact Club.

He received Bay High's Tiger Fan of the Year Award for 2000 and the Superintendent's Award in 2001. He received numerous other awards for his community service and most recently the Bay St. Louis Voices of Hope Peacemaker Award in 2000 and the prestigious U.S. Air Force Knight of the Soaring Eagle Award in February 2001.

He was a member and past president of the Waveland Civic Association where he served as its grand marshal in 1990. His wonderful voice and his dedication to his family and his community will be greatly missed.

He was preceded in death by his parents, Homer Virgil Sr. and Wilmina Caroline Hughes Mason; two brothers, Homer Mason, Jr. and Jack Mason; and two sisters, Vivian Haun and Katheryn McLain.

Survivors include two daughters, Sara Elizabeth Mason and Robin Elise Mason, both of Waveland; two brothers, Clarence Mason of Sun Valley, Idaho, and Arthur Mason of Oklahoma City, Okla.; three sisters, Ester Mason of Oklahoma City, Ressie Adams of Kansas City, Mo. and Caroline Walden of El Reno, Okla.

A Memorial Mass will be celebrated Monday, Oct. 1 at 5:30 p.m. at St. Clare Catholic Church in Waveland where friends may call one hour before service.

Edmond Fahey Funeral

Home in Bay St. Louis is in charge of arrangements.

The family prefers donations to Hope Haven, P. O. Box 37, Bay St. Louis, Ms 39521.

MARY ELLEN PIAZZA

Mary Ellen Piazza (nee Fahey) of St. Louis, Mo. died Tuesday, Sept. 25, 2001.

She was the wife of Dennis N. Piazza; mother of Ellen E. Piazza; sister of Dr. Margaret (the late Charley) Peak, Susan (the late Dr. Patrick) Butler, William (Maureen) Fahey, Robert (Rainey) Fahey, Ann (the late Dr. Michael) Connelly, Catherine (James) Daniels and Lucy (Alan) Burke-Erdman.

She was an administrator of I.T.E., Inc.

A memorial service was conducted at Bethel Lutheran Church (at Big Bend), University City, on Thursday. Private interment was at Calvary Cemetery.

The family prefers memorials to the I.T.E., Inc., 4621 World Parkway Circle, St. Louis, MO 63134. A service to the Lupton Chapel.

DORA N. SMITH

Dora N. Smith, 92, of Bay St. Louis, died Monday, Sept. 24, 2001, in Chalmette.

Mrs. Smith was a native of Slidell, longtime former resident of the Bayou Liberty area, as well as Bay St. Louis and a homemaker.

She was the wife of the late Bert C. Smith and the late Curtis L. Crawford, Sr.; mother of Curtis L. Crawford of Slidell and Albert D. Crawford of Irving, Texas, Dorothy C. Rapp of Arabi and Eva C. Mondello of Chalmette.

She was the step-mother of Carol Morici of New Orleans and daughter of the late Wallace I. and Hermina Faciane Nunez; sister of the late Marcel Nunez, Viola N. Samrow, Pearl N. Garcia, Milton, Walter, Lester and Wallace Nunez, Eliska Dettwiler and Hermina Faciane. Survivors include 15 grandchildren, 17 great-grandchildren and 15 great-great-grandchildren.

Services were conducted Friday at Honaker Funeral Home in Slidell. Interment was in Bethlehem Cemetery in Hickory, La.



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PSC urges gas customers to prepare for winter

The Mississippi Public Service Commissioners held a meeting with representatives from Mississippi Valley Gas, Willmut Gas Company, Reliant Energy-Entex and Union Gas Company to discuss the situation of customers who have been disconnected for nonpayment of last winter's gas bills.

The number of disconnected customers is extremely high this year as a result of the dramatic increase in the price of natural gas last winter.

"Customers need to make arrangements now to take care of the old bills. We're concerned because if the weather turns cold quickly, the gas companies

can realistically only reconnect a certain number of people in a short amount of time.

"The Commission has reports that there are over 16,000 customers, statewide, that are disconnected for nonpayment," Michael Callahan, said.

He is the commissioner for the Southern District, and strongly recommends that customers make arrangements to settle these previous bills as soon as they can.

"The gas companies will be cooperative in making payment arrangements with customers, providing they contact their gas company soon," Callahan adds.

The natural gas market was

deregulated by the federal legislature in 1992. The Public Service Commission's authority falls only over the rates that gas companies charge to bring that gas to the customer.

Those rates did not increase last winter. Currently, the open market price for natural gas has stabilized, and prices are back to what they normally are this time of year.

Callahan informs customers that they can call the Public Service Commission if they have any questions or if they have trouble setting up pay-

Diamondhead Fire District news

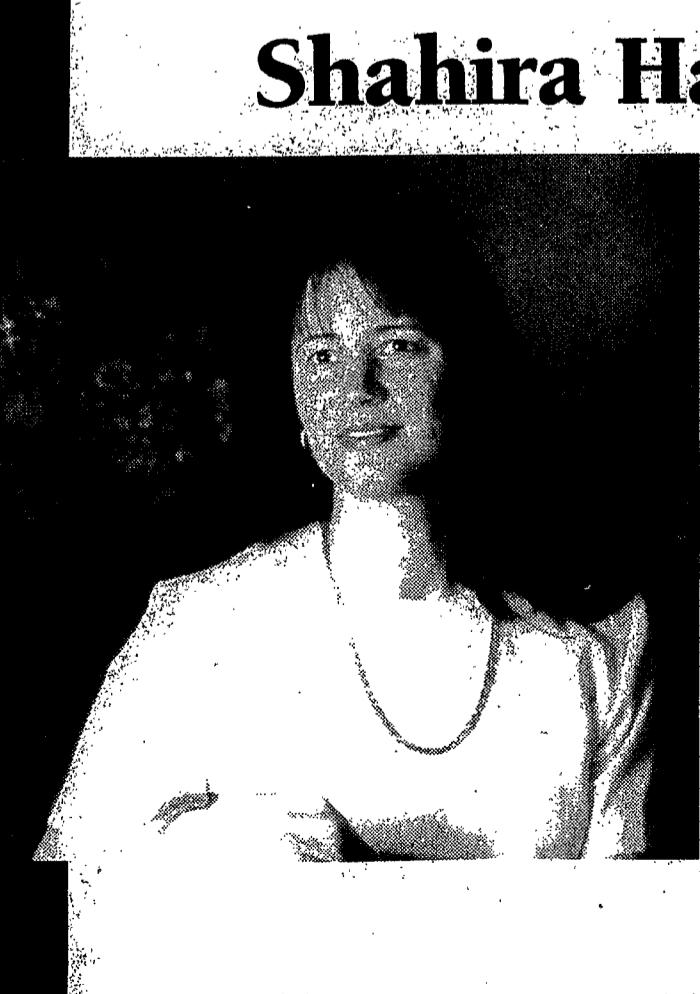
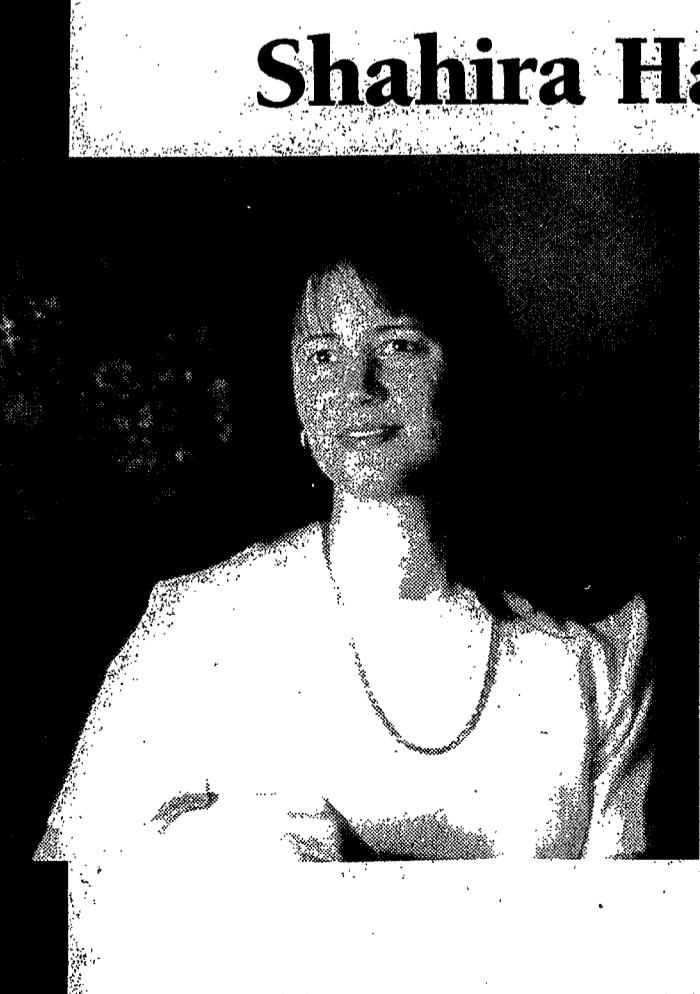
October is Fire Prevention Month, and in our ongoing effort to educate the community in fire prevention techniques, the Diamondhead Fire Department will be hosting another Fire Prevention Day Saturday, Oct. 13, from 9 a.m. to 3 p.m. at the Diamondhead Fire Station.

Bay St. Louis Fire

Valena C. Jones UMC family would like to take this opportunity to thank all those that donated their time, service, food, plants & gifts to help make our Church bazaar a success. Your kindness will never be forgotten. May God bless you.

Department has again loaned us the use of their Allstate Fire Safety Trailer to demonstrate and educate your children on the proper methods of fire safety and escape routes from a burning home. Throughout the day, we will have demonstrations on vehicle fires and extrications using the "jaws of life." There will be a coloring contest for the kids with prizes, giveaways and refreshments for everyone. Plan on stopping by with the kids for Fire Prevention Day at the Fire Department.

Attention Kmart Shoppers
In light of the tragedy that occurred on September 11, 2001, Kmart video games I listed on page 5, in the Kmart 9/29, 2001 weekly ad circular, the "Spider-Man 2" and "Syphon Filter 3" for PLAYSTATION will not be available. Due to the violent depiction related to these products, the manufacturer has recalled the product.
We regret any inconvenience this may have caused our customers.



THE SEA COAST ECHO

SUNDAY, SEPTEMBER 30, 2001 • 7A

Mississippi exports rank first

Officials with the Mississippi Development Authority announced Mississippi is ranked number 1 among all states through June 2001 in terms of percentage of increase in export trade over the same period last year.

Statistics released by the U.S. Department of Commerce indicate Mississippi for the first time has led the nation in a percentage increase of exports.

In a year-to-date comparison (January-June) 2001, Mississippi exported \$1,790,048,701 worth of goods, reflecting an increase of 40.68 percent from the previous reporting period.

According to Liz Cleveland, bureau manager, National/International Division, Mississippi Development Authority (MDA), "For calendar year 2000, Mississippi exports exceeded \$2.7 billion and exports supported 54,500 directly related jobs. A large increase is attributed to the sale of electronic components to Mexico (non-automotive).

To support and facilitate the growth of Mississippi exports, MDA offers comprehensive marketing services to any Mississippi company with a commitment to exporting an exportable product or service.

Percentage of change for other Southern states is as follows:

1. Arkansas 23.42
2. Alabama 11.36
3. Tennessee 2.66
4. Georgia 1.6
5. Texas 0.72



Grand opening

Bloomers Flowers, 603 Highway 90, #3, Bay St. Louis, recently celebrated its grand opening with a ribbon cutting. In attendance were Hancock County Chamber of Commerce director Carleen Moran, Linda Grafeo, Amy Corr, Vonetta Singleton, Savannah Cool, Catherine Cool, Linda Cool, Alicia Cool, Thomas Cool, Ida Maculick, Jay Lagasse, Bobby Compreneta, Bay St. Louis Mayor Eddie Favre and other friends and officials. Bloomers is a full service florist and is open 9 a.m. till 5 p.m., Monday through Friday and 9 a.m. to 3 p.m. on Saturday. For more information, call 463-2345. (Staff photo by Cecilia Howe)

MDA hosts trade finance seminar

The Mississippi Development Authority (MDA) along with Hinds Community College, International Trade Center, International Trade Club of Mississippi and the Mississippi District Export Council will present a half-day seminar (8 a.m. with a luncheon to follow at 12 p.m.) on International Trade Finance at the Clarion Hotel-Coliseum in Jackson on Thursday, October 4.

Cost is \$55 and includes participation in the International Trade Club of Mississippi's monthly luncheon with guest speaker Susan Williams, vice president of Jackson-based Country Originals, Inc.

According to J.C. Burns, exec-

tutive director of MDA, so in the future."

"Companies can increase profits on both current accounts and new ones by being aware of the various financial tools available to register, call Kathy Williamson at MDA at 601-359-6672. For additional information or when dealing with international customers. This seminar will be beneficial to Mississippi companies who export or plan to do

STOCKS OF LOCAL INTEREST

CLOSE FRIDAY

9-21-01

COMPANY/SYMBOL	LAST PRICE	WEEKLY CHANGE
ALCAN ALUM/AL	30.05	+ .95
AT & T/T	19.27	+ 2.67
AUTOZONE INC/AZO	51.86	+ 7.81
BELLSOUTH/BLS	41.55	+ 1.35
BOEING/BA	33.50	+ 3.40
CALGON CARBON/CCC	7.61	+ .70
CHEVRON CORP/CHV	84.75	+ .74
COCA COLA/KO	46.85	+ .05
CSX CORP/CSX	31.50	+ 3.35
DUPONT/DD	37.52	+ 3.91
GENERAL ELEC/GE	37.20	+ 5.90
GOODYEAR TIRE/GT	18.43	+ .71
HANCOCK HOLDING CO/HBHC	40.58	+ .80
INTL BUSINESS MACHINE/IBM	92.30	+ 1.80
INTL PAPER CO/IP	34.80	+ 2.44
K MART CORP/KM	6.99	+ .65
LOCKHEED MARTIN/LMT	43.75	+ 1.55
PARK PLACE ENT/PPE	7.33	+ 1.02
PEN NATL GAMING/PENN	16.40	+ 2.07
PEOPLES FINANCIAL/PFBX	13.25	- 1.69
MCDONALDS CORP/MCD	27.14	+ .06
MIRANT / MIR	21.90	- .70
REGIONS FINANCIAL/RGRR	28.86	+ 2.01
ROCKWELL INTL CORP/ROK	14.68	+ 2.48
SOUTHERN COMPANY/SO	23.98	- 1.57
UNION PLANTERS/UPC	42.90	+ 4.27
WAL MART STORES/WMT	49.50	+ 4.84
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Submitted by Craig Foster, Edward Jones Co.

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Grandparents Day

St. Paul Catholic School in Pass Christian celebrated Grandparents Day. Students welcomed grandparents to school where they were honored during a special prayer service that centered on St. Ann and St. Joachim, the grandparents of Jesus. Thanks were expressed for the gift of faith and wisdom that comes from being a grandparent. Grandparents visited classrooms and enjoyed refreshments. Receiving a hug from grandsons Hunter and Bo Brennan, is Barbara Brennan.

Public Notices

SUBSTITUTED TRUSTEE'S NOTICE OF SALE
WHEREAS, on March 5, 1998, Ronald B. Cooley executed a Deed of Trust to Kimberly Ann Nease, "Trustee," to secure an indebtedness therein mentioned to Emile Vial and Patricia C. Vial, which deed of trust is recorded in Book of Trust Book 500, page 330, in the office of the Chancery Clerk of Hancock County, State of Mississippi; and
WHEREAS, Emile Vial and Patricia C. Vial substituted S. Trent Favre in the place and stead of said Kimberly Ann Nease, named as Trustee in the original Deed of Trust as above mentioned, and such substitution was recorded August 28, 2001, as recorded in the office of the Chancery Clerk of Hancock County, Mississippi, in Deed of Trust Book 549, page 538; and
WHEREAS, default having been made in the terms and conditions of said Deed of Trust, the entire debt secured thereby having been declared to be due and payable in accordance with the terms of said deed of trust and the said Emile Vial and Patricia C. Vial, the legal holders of said indebtedness, having requested the undersigned to file a notice of sale of the property described and real land and property, in accordance with the terms of said deed of trust for the purpose of raising the sums due thereunder, together with attorney's fees, Substituted Trustee's fees and expense of sale;
NOW, THEREFORE, S. Trent Favre, Substituted Trustee, by Deed of Trust, dated the 11th day of October, 2001, offer for sale at public outcry to the highest bidder for cash, and will sell within legal hours (being between the hours of 11:00 a.m. and 4:00 p.m.) at the front door of the County Courthouse at Bay St. Louis, Mississippi, State of Mississippi, the following described property situated and lying in Hancock County, State of Mississippi, to-wit:
Commencing 220 feet West of the Southeast corner of the SE 1/4 of Section 30, Township 6 South, Range 15 West, Hancock County, Mississippi; thence North along the East line of said Section 30 395.0 feet to the point of beginning; thence run West 220.0 feet; thence run North 264.0 feet; thence run East 220.0 feet; thence run South 264.0 feet to the point of beginning, and being part of the SE 1/4 of the NE 1/4, Section 30, Township 6 South, Range 15 West, Hancock County, Mississippi.
LESS AND EXCEPT THEREFROM:
Commencing at the SE corner of the SE 1/4 of the NE 1/4 of Section 30, Township 6 South, Range 15 West, Hancock County, Mississippi; thence North along the East line of said Section 30 395.0 feet to the point of beginning; thence run West 220.0 feet; thence run North 264.0 feet; thence run East 220.0 feet; thence run South 264.0 feet to the point of beginning, and being part of the SE 1/4 of the NE 1/4, Section 30, Township 6 South, Range 15 West, Hancock County, Mississippi.
I WILL CONVEY only such title as is vested in me as Substituted Trustee.
Dated this the 7th day of September, 2001.
S. T. Favre
Substituted Trustee

PUBLISH: September 9, 2001; September 16, 2001; September 23, 2001; September 30, 2001

SUBSTITUTE TRUSTEE'S NOTICE OF SALE

STATE OF MISSISSIPPI
COUNTY OF HANCOCK

WHEREAS, on January 27, 2000, Eric F. Heins, a married man, deceased, did deliver a certain Deed of Trust unto Charles M. Jackson, Jr., Trustee for the benefit of North American Mortgage Company, to secure an indebtedness therein described; while Deed of Trust is recorded in the office of the Chancery Clerk of Hancock County, Mississippi in Book 560, Page 568 and
WHEREAS, on August 7, 2001, the holder of said Deed of Trust substituted and appointed James G. Whiddon, as Trustee in said Deed of Trust by instrument recorded in the office of the aforesaid Chancery Clerk in Book 560, Page 369; and
WHEREAS, default having been made in the payments of indebtedness secured by said Deed of Trust, and the holder of said Deed of Trust, having requested the undersigned so to do, on October 16, 2001, I will, during the hours of 11:00 a.m. and 4 o'clock p.m., at the front door of the Hancock County Courthouse at Bay St. Louis, Mississippi, for cash to the highest bidder, the following described land and property, in Hancock County, Mississippi, to-wit:
Beginning at an iron stake where the Westerly ROW line of Third Street intersects the Northerly ROW line of Ballentine Street, Fourth Ward, City of Bay St. Louis, Hancock County, Mississippi, thence North 70 degrees 20 minutes East 200 feet; thence North 70 degrees 20 minutes East to an iron stake; thence North 20 degrees East 90.0 to an iron stake; thence South 70 degrees East 80.0 to an iron stake; thence South 70 degrees East 80.0 to an iron stake; thence South 10 degrees East 90.1 to the Point of Beginning, being a part of the Fourth Ward, City of Bay St. Louis, Hancock County, Mississippi.
Title to the above described property is believed to be good, but will convey only such title as is vested in me as Substituted Trustee.

IN MY SIGNATURE, this the 6th day of September, 2001
James G. Whiddon
Priority Trust Expressway, of Mississippi, L.L.C.
3300 N.E. Expressway, Building 8
Atlanta, GA 30341
09/08/01/16, 09/23/01/30/01

SECTION 77-3-16 NOTICE TO QUALIFIED PUBLICATION CONTRACTORS AND SUPPLIERS

FRANKLIN TELEPHONE COMPANY, INC.,
DELTALINK COMMUNICATIONS, INC.,
TELEPAK, INC.,
TELELINK WORKS, INC.

Notice is hereby given pursuant to Section 77-3-16 of the Mississippi Code of 1972, as amended, (Act) by each of the above named public utilities to each qualified contractor and supplier who desire to have its name added to the separate list maintained by each utility. Each contractor or supplier qualified to do business within the scope of proposed utility projects covered by said Act to advise the particular public utility above named of said desire by a writing mailed certified mail, return receipt requested, to such utility at the address shown below. Each contractor or supplier must clearly identify the legal name of the contractor or supplier and its mailing address and the utility or utilities to which said request is directed. Further, each request must include a brief description of the contractor or supplier, a detailed description of the services offered and appropriate references which establish its ability and qualifications to perform contracts for construction,

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Public Notices

extension and/or repair of facilities of the public utility within the scope of said Act and for which it desires to be listed.
Utility Contractors and Suppliers List Manager
Attention: Mrs. Whitehead
125 South Congress Street, Suite 100
Jackson, Mississippi 39201-3304
with a separate copy mailed direct to the President of each company to which the request is directed as follows:
(insert Name of Company)
125 South Congress Street, Suite 1100
Jackson, Mississippi 39201-3304
09/30/01

PUBLIC NOTICE OF APPLICATION FOR COASTAL WETLANDS PERMIT AND WATER QUALITY CERTIFICATION

Casino Magic has filed an application with the Department of Marine Resources requesting permission to conduct regulated activities within near-mainland waters of the Mississippi Sound at Deer Island, Mississippi; and, within waters of the Mississippi Sound located adjacent to Deer Island, Mississippi; and, within the provision of the Coastal Wetlands Protection Law, Chapter 27, Mississippi Code of 1972.

The applicant is requesting permission to dredge a total volume of 20,184 cubic yards of sand, silt and mud within the area bounded by the mouth of the Mississippi Sound. A 4,684 cubic-yard portion would be dredged from under the Casino Magic barge in response to an order issued by the Mississippi Gaming Commission; and, the remaining 15,270 cubic yards of material would be dredged from the bottom of the existing barge for future docking of gaming vessel. All dredged material would be deposited within the side of previously placed rip-rap located within the beach of Deer Island.

In compliance with Section 401 of the Federal Water Pollution Control Act (33 U.S.C. 1251, 1254), as amended by PL 95-217, Casino Magic requested certification from the Office of Pollution Control that the above mentioned activity will be in compliance with applicable provisions of Section 401 (33 U.S.C. 1251), Section 302 (33 U.S.C. 1312), Section 303 (U.S.C. 1313), Section 306 (U.S.C. 1316), and Section 307 (U.S.C. 1317) of the Act and appropriate requirements of the State Law.

Any person wishing to make comments or objections to the proposed regulated activity must submit these comments in writing to the Department of Marine Resources at 1141 Bayview Avenue, Biloxi, Mississippi 39530 and the Office of Pollution Control, Post Office Box 10385, Jackson, Mississippi 39205 before 1:00 p.m. on Friday, October 16, 2001.
#923/9/30, 10/7/01

PUBLIC NOTICE OF APPLICATION FOR COASTAL WETLANDS PERMIT AND WATER QUALITY CERTIFICATION

The Hancock County Board of Supervisors has filed an application with the Department of Marine Resources requesting permission to conduct regulated activities within near-shore waters of the Mississippi Sound, at South Beach, Biloxi, Hancock County, Mississippi, under the provision of the Coastal Wetlands Protection Law, Chapter 27, Mississippi Code of 1972.

The applicant proposes to renourish approximately 1.06 miles of eroded beach along South Beach Boulevard, Biloxi, Mississippi, and to construct a beach wall, Mississippi. The proposed beach would have a width of 200 feet seaward of the existing seawall. The project would include dredging +/- 250,000 cubic yards of sand from an 80-acre borrow area located in the northern portion of the Bayside Beach and Grand Bay, and would also include filling +/- 32 acres of State water bottoms within the Mississippi Sound between Bayview Caddy and Sand Bayou.

In compliance with Section 401 of the Federal Water Pollution Control Act (33 U.S.C. 1251, 1254), as amended by PL 95-217, the Hancock County Board of Supervisors requested certification from the Office of Pollution Control that the above mentioned activity will be in compliance with applicable provisions of Section 401 (33 U.S.C. 1251), Section 302 (33 U.S.C. 1312), Section 303 (U.S.C. 1313), Section 306 (U.S.C. 1316), and Section 307 (U.S.C. 1317) of the Act and appropriate requirements of the State Law.

Any person wishing to make comments or objections to the proposed regulated activity must submit these comments in writing to the Department of Marine Resources at 1141 Bayview Avenue, Biloxi, Mississippi 39530 and the Office of Pollution Control, Post Office Box 10385, Jackson, Mississippi 39205 before 1:00 p.m. on the day of October 16, 2001.
9/23/9/30, 10/7/01

IN THE CHANCERY COURT OF HANCOCK COUNTY, MISSISSIPPI JUDITH CURVE CAPLINGER PLAINTIFF VERSUS UNKNOWN HEIRS AT LAW OF CHESTER L. CURVE, DECEASED DEFENDANT SUMMONS FOR PUBLICATION

TO: The Unknown Heirs at Law of Chester L. Curve, Deceased, if Alive, and if Deceased, Their Unknown Heirs at Law.
You are herein made defendant in a law suit filed herein by Judith Curve Caplinger, as the heirs at law of Chester L. Curve and to place said heirs in possession of the following described property, and all other property of the decedent, located in the State of Mississippi.

The SE (Southwest) 25 feet of Lot 34 (being the 25 feet adjoining Lot 33), MARY ALMA MAXWELL SUBDIVISION, Section 306, Town of Hancock, Hancock County, Mississippi, as per the original plat of said subdivision on file in the office of the Chancery Clerk of Hancock County, Mississippi.

You are summoned to appear and defend against a complaint for partition filed on 9/23/01, on the 22nd day of OCTOBER, 2001, in the courtroom of the Hancock County Courthouse Annex at 306 Highway 90, Bay St. Louis, Mississippi, and in case of your failure to appear and defend a judgment will be entered against you for the amount demanded in the complaint. You are entitled to a trial by jury, if you desire.

You are also advised that you may file an answer or other pleading but you may do so if you desire.

Issued under my hand and seal of said Court, this 14th day of September 2001.

(SEAL)
TIM A. KELLER, Chancery Clerk of Hancock County, Mississippi
By: Erica Candebat, D.C.

09/16/2001, 09/23, 09/30/01

H.C. Republican Women's Club meets Thursday

By Marta Sweeney

The next meeting of the Hancock County Republican Women's Club will be Thursday, Oct. 4 at 11 a.m. at the library on Hwy. 90 in Bay St. Louis.

Note that the term 'regular meeting' has not been used.

While the club remains 'Republican' and the by-laws will be followed, the club will function as a dedicated group of 'Americans' for as long as it

takes for our nation and the civilized world to overcome the evil that has claimed the lives of more than 6,000 innocent people and injured some 1,400 more.

The governor of Mississippi has signed a law, effective July 1, 2001, authorizing that our national motto be displayed as a poster in every school room in our state, 'In God We Trust.'

Several gentlemen running

for constable and Justice Court judges will address this meeting.

President Lucette Worrel will provide a detailed report on her having attended the recent biennial convention of the National Federation of Republican Women in San Antonio.

Current members and those wishing to join this club are reminded that dues for the year 2002 are due and payable Nov. 1 through 25 of this year.

They are \$20 for the entire year for Mississippi voters and \$12 per year for voters regis-

tered in another state, but who reside here on a part-time basis.

For details, contact Mary Jones, membership chairwoman, at 255-9269.

In joining the Hancock County Republican Women's Club, one automatically becomes a member of the Mississippi State Federation and also the National Federation of Republican Women. The aim is 'to serve.'

Bennie Shallbetter to speak to Gulf Coast Writers Assn.

The Gulf Coast Writers Association will meet Tuesday, Oct. 2 at 1 p.m. at the Hancock Library in Bay St. Louis. Speaker will be Sea Coast Echo reporter Bennie Shallbetter.

GCWA promoted authoring skills amongst the interested general public. Its membership consists of book writers, poetry

writers, diarists, and anyone interested in developing or enhancing their writing skills.

For further information, contact Dan Ellis, 452-3138, danelis@juno.com, or Jules Egloff, 467-2498, egloff@datasync.com.

Take Off Pounds Sensibly

CHAPTER 307

Take Off Pounds Sensibly (TOPS) MS 307, Waveland, met Wednesday, Sept. 26 at the Waveland Public Library with 10 members present.

Jenny was the week's best loser with 11 pounds, and Paula was top KOPS.

Call Paula at 467-0420.



New trailer

The Bay High School Tiger Pride Band recently purchased a new travel trailer to transport instruments and marching accessories. The band students raised the money last year to purchase the 6-by-10-foot dual axle trailer. Al Summy, above, donated the art work which appears on all four sides of the trailer. Clyde Bivens donated additional electrical accessories, trailer/truck hook-ups and will add shelving and uniform racks to the interior of the trailer. Bivens is the band's official "trailer chauffeur."

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'99 Chevy Tahoe LT	\$18,995
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'98 Jeep Grand Cherokee LTD	\$15,895
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The deadline to register to vote for the November 6th Special Election will be Friday, October 5, 2001 at 5:00 p.m.

Pamela Thomas Metzler Circuit Clerk

CITY OF BAY ST. LOUIS BUDGET SUMMARY

Hancock Hawks down Panthers 35-22

BY DWAYNE BREMER
Contributing Writer

Ervin Jackson and Darren Elliot scored two touchdowns each and Charles Bolden had a big night on defense as the Hancock Hawks won their fourth straight game Friday night, beating their rivals, the Petal Panthers, 35-22. The Hawks (4-1) beat the Panthers for the second consecutive year after dropping seven in a row to Petal.

"We've come a long way and we battled all night," Hawks head Coach Rocky Gaudin said Friday night. "I'm proud of the way that the kids have been coming together."

The Panthers jumped on the Hawks right away Friday, taking over at the 36 to start the game. The Panthers came out in a no-huddle offense, and four plays later, Trey Cuevas connected with Steve Moody on crossing route for a 55-yard touchdown. The Panthers ran in a two-point conversion, and with 10:10 to play in the first quarter, the Panthers had an 8-0 lead.

The Hawks' offense restored order, however, as they drove 64 yards on 12 plays after the kickoff.

Brandon Necessaire hooked up with Terry Lewis for gains of 10 and 12, and Necessaire then hooked up with Steve Dauenhauer for eight more yards as the Hawks picked up three first downs. After short gains by Ervin Jackson and Darren Elliot, David Brown took an end-around 16 yards down to the 13. Jackson ran for five yards and closed the drive with an eight-yard touchdown run.

The Hawks attempted a two-point conversion that failed, and with 3:38 to play in the first quarter, the Hawks trailed 8-6.

After a punt, the Hawks took over again at the 43.

Brown took the end-around for 29 yards, and the Hawks were back in business at the 14. Three plays later, Jackson scored from four yards out. The Hawks were flagged for a penalty so their two-point conversion try was from the 17. Necessaire calmly hit Lewis for the 17 yards, and Hancock had taken a 14-8 lead.

The Panthers took over at the 30 after the kickoff. Tiawan Moody rumbled for 19 yards, and Petal had reached midfield. The Hawk defense then clamped down and held the Panthers on downs. Elliot and Alan Pace stopped Moody, and on fourth down, Bolden forced a fumble that Rickey Underwood recovered at the 45.

Hancock's offense turned the ball over. But the defense kept the Panthers off the scoreboard with some inspired play. Robert Domke recovered a fumble to stop a Panther drive, and sacks by Underwood and Matthew Rayborn stopped another drive.

With 29 seconds left in the half, the Hawks took over at the 49. Necessaire found Jackson for a 12-yard catch, and Jackson ran for six yards to give the Hawks

BAYS hosts referee clinic

Bay Area Youth Soccer (BAYS) will be hosting a referee clinic Oct. 5 through 7 in the Mississippi Power building at Dunbar and Hwy. 90 in Bay St. Louis.

The sessions are:

• Friday, Oct. 5, 6-9 p.m.

• Saturday, Oct. 6, 9 a.m.-4 p.m.

• Sunday, Oct. 7, 9 a.m.-4 p.m.

Any interested parties should contact Salah Gargoum at 868-8707.

Waveland Little League meeting

There will be a general membership meeting for the Waveland Little League, Inc. Thursday, Oct. 11 at 6:30 p.m. at the Mississippi Power Building Meeting Room.

Everyone is invited to attend. For information, call 466-2634.



Photo by Dwayne Bremer

The Hancock Hawks rolled over longtime rivals the Petal Panthers on Friday, playing out the clock to a 35-22 victory.

a first down at the two. With just six seconds to play in the half, the Hawks had one more chance at the endzone. The Hawks went into the trick bag and pulled out their second double-pass in two weeks. Necessaire tossed a pass for Lewis, who in turn heaved the ball down toward the endzone. Underwood collected the pass at the two-yard line, and Underwood carried a defender into the endzone for a touchdown. Chase Sackett added the point-after, and with 2:44 to play in the third, the Hawks led 28-8.

The Panthers got back in the game as Cuevas scored on a nine-yard touchdown run on their next drive. With 8:54 to play, the score was now 28-15. Dauenhauer reverred the Panther's on-sides kick at the 50, and the Hawks put the game away with an 11-play drive for their final touchdown.

Runs by Brown and Jackson gave the Hawks a first down, and Necessaire found Lewis for 24 yards, giving them a first down at the seven. Two plays later, Elliot scored from two yards out, and with Sackett's extra point, the Hawks led 35-15.

The game then got a little sloppy. Both teams turned the ball over on their next drives, and with 2:50 left to play in the third, Petal took over at the 25.

The game then got a little sloppy. Both teams turned the ball over on their next drives,

and with 2:50 left to play in the third, Petal took over at their

own six.

The Hawks' defense then made the biggest play of the game: A hit by Donnie Moran caused a fumble that Bolden recovered at the two.

Hancock took advantage as Elliot plunged in from two yards out for the score. Sackett added the point-after, and with 2:44 to play in the third, the Hawks led 35-22.

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Dauenhauer reverred the Panther's on-sides kick at the 50, and the Hawks put the game away with an 11-play drive for their final touchdown.

Runs by Brown and Jackson gave the Hawks a first down, and Necessaire found Lewis for 24 yards, giving them a first down at the seven. Two plays later, Elliot scored from two yards out, and with Sackett's extra point, the Hawks led 35-15.

The Panthers added a late score, but the Hawks ran the clock on the 35-22 victory.

Lewis led the Hawks with six

receptions for 98 yards; Brown picked up 84 yards on the ground; and Jackson chipped in with 72.

"The line blocked really well," Jackson said. "They gave us holes and we were able to pound out first downs."

On the defensive side, Bolden had a great game, collected 11 tackles, two sacks, a forced fumble and a fumble recovery, as well as an interception.

Underwood and Elliot had seven tackles, and Rayborn had two sacks.

"These kids never quit on us," Gaudin said, "and they've been working really hard. I figured that Petal may try to catch us off guard with a no-huddle and some different formations, but we adjusted well."

The Hawks now will get into the heart of their schedule, facing off against two of the state's top 10 teams in the next four weeks.

They travel to Wayne County next week and will return to "The Nest" in two weeks to play Hattiesburg. In four weeks, the Hawks will take on the number one team in the state, Brandon.

"We might sneak up on some folks," Gaudin said, "but the next few weeks will be a big test for us."

Photo by Dwayne Bremer

The Hancock Hawks rolled over longtime rivals the Petal Panthers on Friday, playing out the clock to a 35-22 victory.

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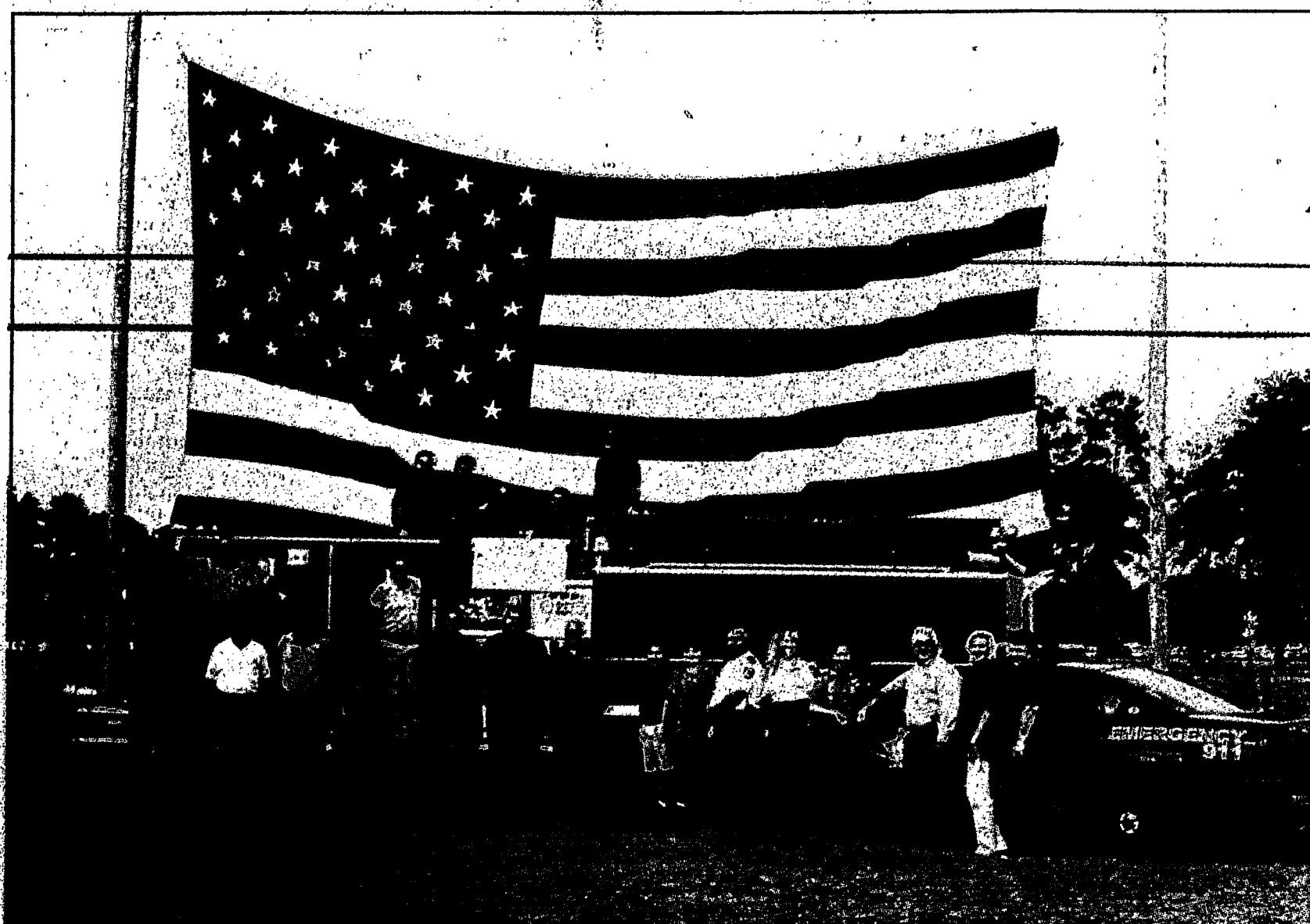
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Waving flags, raising funds



Bay St. Louis Mayor Eddie Favre, and employees from the Bay St. Louis fire and police departments pose in front of the 50' X 30' flag that hung by the Hancock Medical Center walking track before being removed last week for repairs. City employees, in conjunction with Casino-Magic Bay St. Louis, raised more than \$40,000 to aid disaster relief efforts in New York City following the Sept. 11 terrorist attacks.

District -- redrawing

show the county has 42,967 residents, a gain of 35.3 percent from the population of 31,760 recorded in the 1990 census.

Last Wednesday, the five supervisors, along with Chancery Court Clerk Tim Kellar, Circuit Court Clerk Pam Metzler and county attorney Gerald Gex met with one group vying for the contract to begin the task of reconfiguring boundary lines of the five districts to reflect the areas of the county which are experiencing the most significant growth.

The board got a state-of-the-art demonstration from Keith Smith and Ben Collins, research analysts with the John C. Stennis Institute of Government, based at Mississippi State University in Starkville.

The institute, formed in 1976, is a policy research and assistance facility designed to aid city and state governments and train students seeking careers in public service.

Smith told supervisors 12 counties, including Hancock, have requested the institute assist them with redistricting and it hopes to contract with at least 10 of those counties.

The institute is offering to work with supervisors on restructuring the five districts for a cost of \$14,617, with an additional cost of \$750 to reconfigure the districts to provide

for a third justice court judge and a third constable.

The institute would also represent Hancock County during a public hearing that would be required once the board approves the redistricting plan. It would also represent the board if an individual or a group challenges the final plan, and it must be defended before the U.S. Justice Department review panel or in court.

A challenge might add another \$4,872 to the final cost, they estimated.

The analysts said, if they won the contract, they hoped to come up with a final plan within six to nine months, and present it to the Justice Department as early as March of 2002.

Collins sat at a laptop computer to demonstrate what the institute can do. He flashed on the screen a map showing the five present districts containing the latest population figures.

The laptop allowed him to shift district boundary lines in order to pick up the number of residents who need to be added or taken away from each district.

Smith explained, according to the census, the ideal is to have 8,593 people in each of the five districts. He said the redistricting would be based on the total population of each dis-

trict, not on the number of persons in that district who are of voting age.

The analyst explained the Justice Department allows for a 10 percent range in deviation from the ideal, either higher or lower. However, they said, the total population of minorities in each district cannot be diluted from the present representation.

Based on the ideal district of 8,593 persons, the most significant change would be required in Supervisor Steve Seymour's District 4.

District boundaries would have to be redrawn to shift 2,052 more residents into the district. The boundaries of District 3 (Lisa Coward) would need to be reconfigured to reflect a loss of 1,536 residents, since her district now contains 10,130 residents.

The boundaries of District 5 (Jay Cuevas) now have 9,803 residents, so boundary lines would have to be shifted and 1,209 residents would be taken out of his district. District 2, now represented by Board President Rocky Pullman, would require a shift of boundary lines to add 842 more voters in order to bring it up to the ideal. Supervisor Jepp Ladner's District 1 is near the ideal, with 8,742 residents. His district's boundary lines might not be altered because of the 10 per-

cent deviation allowance.

The John C. Stennis Institute is among four agencies vying for the redistricting contract. Holland and Rigsby of Madison, Miss., has offered to do it at a rate of \$115 per hour. The South Mississippi Planning and Development District has offered to develop up to three plans for \$12,500, and would charge \$2,500 per additional plan. The Gulf Regional Planning Commission estimates it would take 260 hours to develop a plan for a total \$12,480. It would then charge at a rate of \$40 an hour for public hearings and any other assistance.

Kellar said he expected supervisors to select a firm and award a contract at their regular meeting tomorrow.

Kellar also said the race for the third Justice Court judge and constable positions would probably be on the August primary ballot in 2003 countywide elections to select new supervisors and all other county elected officials, he said. A runoff would be scheduled in November of 2003 with the new slate of officials taking office in January, 2004.

Mason -- 'Singing Mayor'

Continued from Page 1A

He sang at many weddings and community events until shortly before his death, and recently sang the National Anthem at the swearing-in ceremony for Bay St. Louis Mayor Eddie Favre and the Bay St. Louis City Council members.

Mason was also extremely active in community-improvement activities. He was one of the founding board members of Boys Town in New Orleans, which now has a room dedicated in his name. He also served on the boards of many community organizations such as St. Michael's Farm for Boys in Picayune; Coast Episcopal School Board; the CASA Board, which works with children involved in the court system; and the Hancock County Solid Waste Management Board.

He was also a member and two-time president of the Hancock County Chamber of Commerce.

He was past president of the Bay St. Louis Rotary Club and was a Paul Harris Fellow. During his time with Rotary, he helped start the Interact Club at Bay High School. Mason also served in the United States

Marine Corps and was a member of the Marine Corps League.

He was also a member of the American Legion Post 77 in Waveland, where he served as First Vice Commander and held several other offices.

He was very active at Bay High School, where his daughters attended, and also worked closely with the schools Air Force JROTC.

He received Bay High's Tiger Fan of the Year Award for 2000 and the Superintendent's Award in 2001. He received numerous other awards for his community service, and most recently, the Bay St. Louis Voices of Hope Peacemaker Award in 2000 and the prestigious U.S. Air Force Knight of the Soaring Eagle Award in

February 2001. He was a member and past-president of the Waveland Civic Association, where he served as its grand marshal in 1990.

"His wonderful voice and his dedication to his family and his community will be greatly missed," according to a press release issued by employees at Masons Tire and Auto.

Survivors include two daughters, Sara Elizabeth Mason and Robin Elise Mason, both of Waveland.

A Memorial Mass will be celebrated Monday, Oct. 1 at 5:30 p.m. at St. Clare Catholic Church in Waveland, where friends may call one hour before service.

The family prefers donations to Hope Haven, P.O. Box 37, Bay St. Louis, Ms 39521.

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Continued from Page 1A

able to deal with them in a positive manner.

Funding comes from the federal government and is supported by the Division of Economic Assistance in the Mississippi Department of Human Services.

Specific Hancock County projects will be announced at a later date, said Thelma Bratton at the MDHS in Jackson.

Upcoming Hancock County scheduled blood drives

Oct. 5, Hancock Medical Center, 10 a.m.-7 p.m.

Oct. 17, Hancock High School, 8:30 a.m.-1:30 p.m. (Commons)

Oct. 18, Casino Magic, 10 a.m.-4 p.m. (Entertainment Complex)

Oct. 25, Bay High School, 8:30 a.m.-6 p.m. (Auditorium)

Oct. 27, City of Bay St. Louis Public Safety Day, MarkeTown

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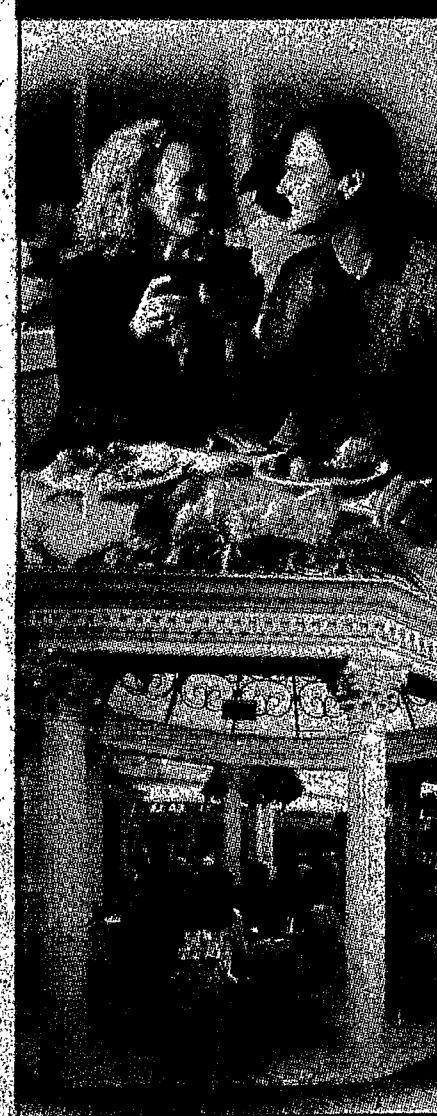
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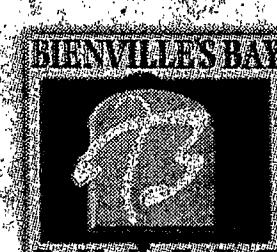
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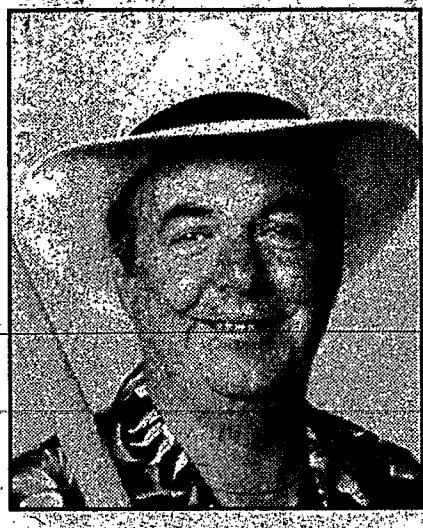
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In recent years, requests have gone out to gardeners and commercial landscapers to plant flowers in country colors for the Palaces of St. Petersburg, Splendors of Versailles and the Majesty of Spain exhibitions in Jackson.

Recent national tragedies have inspired Americans to show their colors, and flowers can be part of the waving of the red, white and blue.

You may want to think of these floral displays as the victory garden of the new war on terrorism. In World War II, victory gardens helped meet the needs of rationed goods. In many ways, Americans need to express pride in our country much like our parents and grandparents needed the staples of life from their victory gardens.

A fall and winter display of red, white and blue is a lot easier than you may think in the garden or in a container. New choices in pansies, violas, panolas, dianthus and snapdragons will make it easy and fun. They also add a dash of patriotism at a time when the country is showing the world what "land of the free and home of the brave" is all about.

Not all garden centers have cool season crops yet. If your favorite flower source doesn't, they do most likely have red and white mums that can be combined with remaining Victoria Blue salvia or salvia Indigo Spires. My first choice would be to lean toward last year's Mississippi Medallion award winning Panola Panache. The red, true blue and white would just about do the job. I have seen these at some garden centers much earlier than last year.

If you can't find Panolas, then look for Crown or Crystal Bowl pansies in solid colors and combine with one of the red dianthus, like Telstar cherry. There is a new dianthus out this year called the Ideal series. There are six variety colors available, including cherry and crimson.

This should also be a great year for snapdragons with the new and improved Classic Liberty series. In the Liberty series you will find Cherry, Crimson, Scarlet and Classic White.

We are in a transition time of the year heading into fall, which lets us combine leftover summer and new fall plants for

GARDEN--PAGE 6B

ONE FOR THE BOOKS



The Hancock High School Army ROTC Color Guard.



Paulette H. Holahan, commissioner of National Commission on Libraries & Information Science, far right, presents the National Award for Library Service on Thursday.



U.S. Rep. Gene Taylor, left, and Dr. A.K. Martinovich.

Hancock County Library System honored for 'Library Excellence'

The staff and directors of the Hancock County Library System will go down in the history books themselves.

The library was recently honored with the National Award for Library Service for the system's "Library Excellence." The award was announced earlier this month by First Lady Laura Bush and the Institute for Museum and Library Services in Washington, D.C. City and county officials declared Thursday would be recognized in the system's honor, and the award was presented by U.S. Rep. Gene Taylor in a community celebration in Bay St. Louis.

Echo staff photos by Ellis C. Cuevas



Ames Kergosien, president, the Library Foundation of Hancock County.



Seated at left: Dr. and Mrs. Charles Thomas, the parents of Hancock County Library System Director Prima Plauché.

The ballad of Lillie Two Toes'

(In memory of two old friends, I would like to reminisce in this and next week's column with stories about Gretal and Lillie.)

Gretal was too big for a show dog, but we decided to breed her anyway since we had access to a good stud. Soon, one after another, she had three litters of very good puppies and we became adept at breeding and selling Weimaraners. Ignoring sweat equity, we only broke even as to costs, but we enjoyed

breeding the puppies and so it seemed did Gretal.

After a bit of this, Heron, one of Gretal's daughters, came of age, and we decided we would service both her and Gretal with the same stud since Heron came in season a week or ten days later than Gretal.

We were worried about Gretal. Things had not gone as well as we would have liked with her last litter and sure enough, we quickly started to have problems when she

dropped her new litter.

The puppies started dying very rapidly, and after two agonizingly wretched days only two were left. Too late we realized that Gretal's milk lacked sufficient nutrients to feed her puppies. They had literally starved to death.

I tried to save the two remaining puppies by slipping a tube in their stomachs and force feeding them. This required a certain practiced skill and intense dedication

since this had to be done every three or four hours.

I placed the puppies in a shoebox that I took to bed with me to feed when I woke up during the night, and to work with me to feed during the day. It was both demanding and exhausting work.

Views From a Front Porch

by Paul Estranza La Violette
laviolet@mail.datasync.com

Despite my best efforts, only one of the two puppies lived. I realized that this puppy was the strongest of the litter, and I intensified my efforts to keep her alive. When Heron finally had her puppies about 10 days

VIEWS--PAGE 6B

Kayak ride to benefit cancer patients

SPECIAL TO THE ECHO

The Knights of Peter Claver Pere Blanc Council #6 of St. Rose de Lima Catholic Church and da Beach House are co-sponsoring Kayak da Bay, a kayak fun paddle excursion, on Sunday, Oct. 7.

The event will take place on the beach in Bay St. Louis, at 4 p.m. in front of da Beach House near Washington Street.

An estimated 15 kayaks will cruise the Bay St. Louis coastline in a show of support for two young men who have been battling cancer. Proceeds from Kayak da Bay will help defray traveling costs the families have incurred.

A specially designed T-shirt will be available for \$12 at the event.

Pizza slices and beverages will be sold.

The community is invited to come out for an afternoon of fun and to support the paddlers.

For additional information, contact Maurice Singleton Jr., Nate Fairconnetue, Alex Verrett or Colleen Read.

Bay St. Louis-Waveland School District

Chef Salad, Milk and Condiments served daily

BREAKFAST

Monday: Pancake and Sausage Stick, Cereal, Toast, Fruit Juice.

Tuesday: Sausage and Biscuit, Cereal, Toast, Fruit Juice.

Wednesday: Grits and Hashbrowns, Cereal, Toast, Fruit Juice.

Thursday: Grilled Cheese Sandwich, Cereal, Toast, Fruit Juice.

Friday: Cinnamon-Raisin Biscuit, Cereal, Toast, Juice.

LUNCH

Monday: Franks and Gravy, Ham & Cheese Sandwich, Buttered Corn, Whipped Potatoes, Fresh Apple, Peach Slices, Yeast Roll

Tuesday: Stuffed Crust Pizza, Roast Beef Poboy, Parsley New Potatoes, Cheesy Broccoli, Pineapple Tidbits, Fresh Banana, Butter Cookie

Wednesday: Chicken Gumbo with Rice, Corn Dog Nuggets, Potato Salad, Mixed Vegetables, Fresh Fruit Bowl, Frozen Fruit Juice Bar, Peanut Butter Chew, Crackers

Thursday: Taco Salad, BBQ Rib Sandwich, Cream-Style

Corn, Cheesy Broccoli/Cauliflower, Fresh Fruit Bowl, Chilled Pears

Friday: Lasagna, Texas Grilled Cheese Sandwich, Cajun Fries, Green Peas, Fresh Fruit Bowl, Tropical Fruit Mix, Yellow Cake with Icing, Yeast Roll

Hancock

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Served daily:

Chef Salad, Bread, Dessert and Milk

Condiments: Mustard/Mayo/Ketchup

Sweet and Sour Sauce/Salsa

BBQ Sauce, Hot Sauce or

Taco Sauce

BREAKFAST

Monday: Cereal or Breakfast Pizza, Toast, Juice

Tuesday: Cereal or Ham Biscuit, Toast, Juice.

Wednesday: Cereal or Pancake Pup, Toast, Juice.

Thursday: Cereal or Peanut Butter & Jelly, Toast, Juice.

Friday: Cereal or Egg Biscuit, Toast, Juice.

LUNCH

Monday: Mac and Cheese with Ham, Pizza, Ranch-baked Fries, Green Peas, Carrot-Raisin Salad, Chilled Pears, Fruit Juice, Yeast Rolls, Juice Bar

Tuesday: Mac and Cheese with Ham, Pizza, Ranch-baked

Tuesday: Red Beans and Rice with Sausage, Chicken Patty Sandwich, Chef Salad, Baked Tater Tots, Southern Greens, Coleslaw, Tropical Fruit Mix, Fruit Juice, Cornbread, Crackers, Ice Cream Sandwich

Wednesday: Salisbury Steak with Gravy, Ham and Cheese Poboy, Chef Salad, Mashed Potatoes, Whole Kernel Corn, Tossed Salad, Hot Cinnamon Apples, Fruit Juice, Yeast Rolls, Crackers, Fruit Cobbler

Thursday: Chicken and Sausage Jambalaya, Cheeseburger, Chef Salad, Oven Fries, Steamed Broccoli, Tossed Salad, Peaches, Fruit Juice, Yeast Rolls, Crackers, Brownies

Friday: Chili Cheese Fritos, Texas Grilled Cheese, Spicy Fries, Whole Kernel Corn, Broccoli Salad, Sliced Apples, Juice, Yeast Rolls, Crackers, Brownies

High School

Served daily:

Chef Salad, Bread, Dessert and Milk

Condiments: Mustard/Mayo/Ketchup

Sweet and Sour Sauce/Salsa

BBQ Sauce, Hot Sauce or

Taco Sauce

BREAKFAST

Monday: Cereal, Juice

Tuesday: Sausage-Egg Biscuit, Juice

Wednesday: French Toast Sticks, Juice

Fries, Green Peas, Carrot-Raisin Salad, Chilled Pears, Fruit Juice, Yeast Rolls, Juice Bar

Tuesday: Red Beans and Rice with Sausage, Chicken Patty Sandwich, Chef Salad, Baked Tater Tots, Southern Greens, Coleslaw, Tropical Fruit Mix, Fruit Juice, Cornbread, Crackers, Ice Cream Sandwich

Wednesday: Salisbury Steak with Gravy, Ham and Cheese Poboy, Chef Salad, Mashed Potatoes, Whole Kernel Corn, Tossed Salad, Hot Cinnamon Apples, Fruit Juice, Yeast Rolls, Crackers, Fruit Cobbler

Thursday: Chicken and Sausage Jambalaya, Cheeseburger, Chef Salad, Oven Fries, Steamed Broccoli, Tossed Salad, Peaches, Fruit Juice, Yeast Rolls, Crackers, Brownies

Friday: Beef Stew, Chili Cheese Fritos, Texas Grilled Cheese, Spicy Fries, Whole Kernel Corn, Broccoli Salad, Sliced Apples, Juice, Yeast Rolls, Crackers, Brownies

High School

Served daily:

Chef Salad, Bread, Dessert and Milk

Condiments: Mustard/Mayo/Ketchup

Sweet and Sour Sauce/Salsa

BBQ Sauce, Hot Sauce or

Taco Sauce

BREAKFAST

Monday: Cereal, Juice

Tuesday: Sausage-Egg Biscuit, Juice

Wednesday: French Toast Sticks, Juice

Thursday: Banana Nut Muffin, Juice

Friday: Cinnamon-Raisin Biscuit, Juice

LUNCH

Monday: Chicken Nuggets or Chef Salad, French Fries or Mixed Veggies, Peaches or Pears, Juice

Tuesday: Sloppy Joe on Bun or Chef Salad, Corn or Carrots, Peaches or Pears, Juice

Wednesday: Salisbury Steak or Chef Salad, Cheesy Potatoes or French Beans, Peaches or Pineapple Tidbits, Roll, Juice

Thursday: Hot Dog with Chili or Chef Salad, Pork-n-Beans or Mixed Veggies, Peaches or Pears, Juice

Friday: Tuna or Lettuce or Chef Salad, Pickles or Carrot/Celery Sticks, Apples or Pineapple Tidbits, Juice

All menus subject to change

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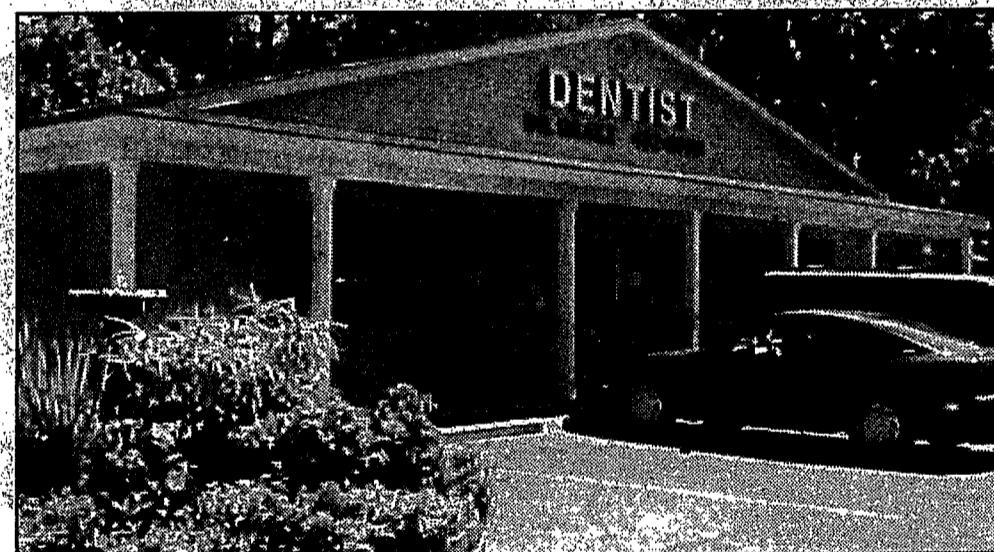


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Dr. Thomas Drake



Come visit Dr. Drake at 126 Henderson Ave., Pass Christian

Dr. Thomas Drake graduated from L.S.U. School of Dentistry in 1974. Dr. Drake served in the military two years before opening his dental practice in Colorado then in the U.S. Virgin Islands.

Dr. Drake came to the Mississippi Gulf Coast from St. Thomas in the U.S. Virgin Islands, where he enjoyed living aboard his sailboat. He has brought his love of sailing and fishing back home, where he shares this love with his family. Dr. Drake is married and has two children.

Dr. Drake has an in house lab for repairing and relining dentures. Having this in house lab available to his patients makes it much more conducive to achieving the perfect fit and desired look of your dentures, quickly and easily. Dr. Drake has the latest equipment including a digital x-ray machine.

The office is in an open setting, but for those of you who prefer privacy, there is a room available.

Dr. Dustin Smith joined Dr. Drake's practice earlier this year. With Dr. Smith on board they now offer evening hours.

Dr. Drake's main goal is to transform his patients smiles into one they can be proud of.

For an appointment call 228-452-0700. The office is located at 126 Henderson Avenue in Pass Christian(Behind the Winn-Dixie Shopping Center).

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SIGNING PACT Gov. Ronnie Musgrove (center) came to the University of Southern Mississippi Long Beach campus recently to sign the Coastal Impact Assistance Plan, designed to spend millions of dollars to make the three coastal counties more resistant to natural disasters. From left are: Hancock County District 3 Supervisor Lisa Coward; Larry Benfield, President, Harrison County Board of Supervisors; Frank Leach, President, Jackson County Board of Supervisors; Musgrove; Jane Buttross, CIAP Coordinator with the state Department of Environmental Quality; and Phil Bass, DEQ Director.

United Way is more than just raising money

When a charitable organization approaches its "golden" 50th anniversary, that's a time to think about celebrating its rich heritage. And it's also a time to take stock, look to the future, do some dreaming and ask, "What can we do to help our community be the very best it can possibly be?"

That was the question United Way of South Mississippi (UWSM) volunteers and staff members started asking themselves as far back as 1996. To find the answer, they started an 18-month strategic planning process that has redefined and prepared UWSM for community service into the Twenty-first Century.

"Looking forward to the rest of 2001 and beyond reminds us of the challenges ahead," Chuck Benvenutti said. Recently Benvenutti, a Bay St. Louis CPA, is in his second year as president of UWSM's Board of Directors. During his term in office, the organization has raised more money than ever before to support local health and human service programs.

"But our local United Way is about much more than an annual campaign to raise money for local non-profit agencies," Benvenutti said. "According to our mission, it is up to us to know where the human problems are and pull resources together to solve those problems, making life better for all of us."

United Way of South Mississippi serves Hancock, Harrison and Pearl River counties. In keeping with its traditional role, UWSM annually invests over \$1.5 million into programs that generate positive changes in four critical areas: Nurturing Children and Youth; Promoting Self-sufficiency through rehabilitative and elderly services; Strengthening Individuals and Families; and Meeting Basic Needs, i.e. emergency assistance with food, clothing, shelter and utilities.

If you think that is all United Way does, however, Benvenutti and his fellow directors would be quick to remind you to "think again."

Becky Montgomery, UWSM's executive director and chief professional officer explains:

"Everyone talks about thinking out of the box. Because of all the changes in our community, we had to build a new box that would better serve our neighbors across South Mississippi. This involves looking at where our community's human problems are, dreaming about where we could be if we could overcome those problems and then working together to find solutions. We are results-

oriented. We are delivering results right here at home!"

Montgomery said. "At UWSM, we realize we not only need to do the right thing, we have to do things right. Our supporters expect us to raise money successfully and place those funds in quality human service programs where they will produce the greatest return on donors' investments," she said.

"They also expect us to be flexible in our operation so we can respond quickly to developing community issues. And our board members and civic leaders encourage us to partner with other community organizations so that, working together, we can deliver more bang for the donors' buck."

"Thanks to our partnerships,

with a host of non-profit agencies and service organizations, public and private, we can keep our fingers on the pulse of our community and know where contributions will do the most good in trying to solve our most pressing problems," Montgomery said. "Our objective is to make a difference in the lives of our neighbors, thereby improving the quality of life for all of us."

"It's like the old saying, 'Give a man a fish, and he will eat for a day. But teach a man to fish, and he'll eat for a lifetime.' Well, United Way of South Mississippi is about helping people help themselves through the financial and volunteer support of those companies and individuals who want to give back to the community."

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AREA DEVOTIONAL & DIRECTORY PAGES

Governor proclaims October as Crime Prevention Month

Gov. Ronnie Musgrove has proclaimed October as Crime Prevention Month in Mississippi to coincide with national Crime Prevention Month.

Noting that "crime can affect Mississippians of all ages in every area of our state," Musgrove said that "people of all ages must be made aware of what they can do to prevent themselves, their families, neighbors and co-workers from being harmed by crime" and that "effective prevention requires investment by the whole community."

He emphasized that, in addition to self-protection and security, crime prevention initiatives "must go beyond these to promote collaborative efforts to make neighborhoods safer for all ages."

The governor urged "all citizens, government agencies, public and private institutions and businesses to invest in the power of prevention and work together for the common good."

Dr. Billy White Jr., executive director, Mississippi Division of Public Safety Planning, noted that "although law enforcement officers and other professionals concerned with crime prevention are exerting tremendous efforts to make Mississippi safer, there's much that individual citizens also can do." White suggested the following steps at home:

- Always have your doors and windows locked.
- Never give information to strangers on the telephone.

- If you have a telephone answering machine, never leave message that indicates you're away from home. Use statements such as "I'm not able to answer the phone right now."

- Tell children never to let anyone into the home without your permission and never to let a caller, at the door or on the phone, know that there's no adult at home.

- Never let strangers enter your home to use your telephone. If you want to be helpful, offer to make the call for them.

- Consider engraving your name and/or Social Security number on items of particular value.

- Keep a record of your valuables in a safe place.

- Report broken street lights to proper authorities.

- If you think your home has been entered by some unauthorized person, do not enter. If you're in the home when this

happens, leave immediately and contact the nearest law enforcement agency.

- If you've determined that your home has been entered by such an individual, leave everything where it was to avoid destroying evidence.

- Build a crime-prevention partnership with your neighbors. If you see any suspicious activity at a neighbor's home, immediately report it to the nearest law enforcement agency. Write down a description of the person(s) and license numbers of any vehicles involved.

- Make contact with a law enforcement agency before a crime occurs. Many of these agencies will help you in planning your crime prevention strategies.

White offered these steps if you or other members of your family are away from home:

- Look alert, and walk confidently.

- If somebody is following you, on foot or in a vehicle, do not go to your home. Go to a law enforcement agency, another municipal office or to a store. If you're not able to go to a law enforcement agency, contact the nearest agency by telephone.

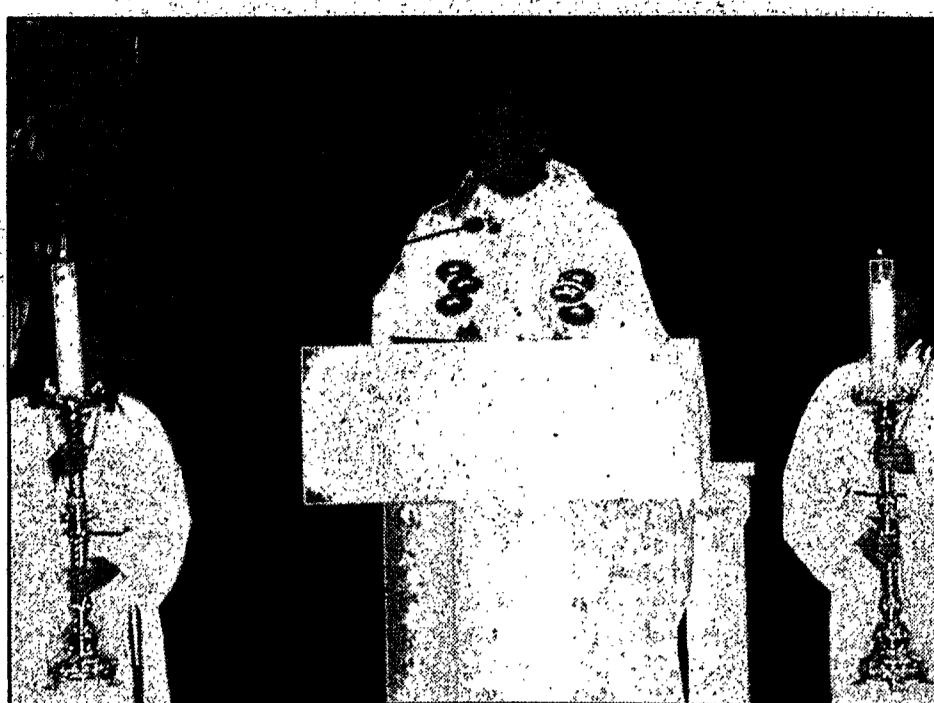
- Be particularly alert when using enclosed parking garages. Don't walk into an area if you feel uncomfortable.

- If your motor vehicle breaks down, raise the hood and place emergency reflectors or flares. Then, stay in your locked vehicle. If someone stops to help, don't get out. Ask this person, through a closed or partially-closed window, to telephone a law enforcement agency for help.

- Be cautious if your vehicle is rear-ended. This is being used as a ruse for carjackings, robberies and kidnappings. If you have a cellular telephone, dial 911 for local authorities or *47 for the Mississippi Highway Safety Patrol.

- If you're assaulted, scream as loud as you can. Try to break away, and run toward lights and/or people while continuing to scream. Get a description of your assailant, and, if you're able to get away from the perpetrator, contact the nearest law enforcement agency or officer. Always file charges if the attacker is caught.

"Of course, there are many other techniques in dealing with crime," White noted, "but, before any crime is committed, think about what a criminal might do and have a plan to

**Celebrating liturgy**

Father Dennis Carver, pastor of St. Paul Parish, says the first of many liturgies to be celebrated every Friday with the St. Paul Catholic School student body. Pictured is Fr. Carver bordered by acolytes Cecilia Tran and Elizabeth Nguyen. Students participate in the mass in many ways. They read, carry up the gifts, lead the singing and deliver the prayers of the faithful. The students' Friday liturgies are at 8 a.m. Students are often joined by parents and grandparents. All are welcome.

Grace Temple Baptist Church to host annual Praise Festival

Grace Temple Baptist Church will host its annual Praise Festival Oct. 12-13 at the Gulf Shore Baptist Assembly in Pass Christian.

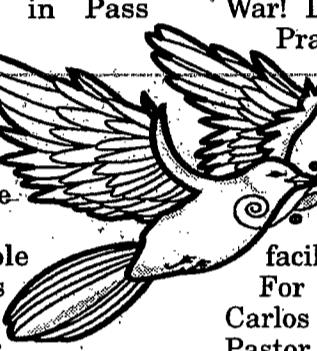
The annual festival is designed to celebrate with families from all over the Gulf Coast.

Grace Temple Baptist Church has hosted the annual Praise Festival for the past two years with hundreds of youths and young adults from the entire Gulf Coasts area.

Theme this year is "We Declare War! Level the Devil, Raise the Praise." The festival is open to the public.

For persons wishing to stay overnight, the cost is \$25. All commuters are asked to donate \$5 for food and facility use.

For information, contact Bro. Carlos Bell at (228) 326-2317 or Pastor Rossie Francis at (228) 868-1729.

**The "Word" for the Week****God's sanctuary**

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A Reason for Being: Seek the Lord

Why did God create you and me? What is the purpose for our existence? We long to know. The Bible outlines one of our basic reasons for being. "He [God] made from one every nation of mankind to live on all the face of the earth, having determined their appointed times and the boundaries of their habitation, that they would seek God."

All the people of the world stem from Adam, the very first human being. God made him. God brought each of us into the world as his children, grandchildren, great-grandchildren, etc.

God brought each of us into the world at specific times and he takes each of us off the stage of life at our appointed time. "In Your book were all written the days that

were ordained for me" (Psalm 139:16).

God put us in the world in the particular country, state, and city in which we live. He put us here for a reason. We are to seek Him. That is, we are to look to Him, pray to Him, worship Him, and seek counsel and comfort from Him.

God may be found among His people. Seek Him there in worship. God is nearby, in His Word. Seek Him by reading the Bible. "Seek the Lord while He may be found; call upon Him while He is near" (Isaiah 55:6).

For a free audiotape on this subject, call 1-800-777-0389; e-mail free_tape@juno.com; or visit www.sterlingpulpit.org

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Fall Rummage Sale is Saturday Nov. 3. Please bring all donations to the pavilion.

Harvest 50/50 Bash is Oct. 20 at 6 p.m. Tickets are available after masses. Anyone interested in attending the Rosary Rally Oct. 14 at the Coliseum in Biloxi, contact the parish office, as it is planned to go in a body.

Rejoice!**St. Ann-St. John Church News**

Fr. John Kelly, pastor, 228-467-4746

St. Ann Catholic Church, Lower Bay Road, Saturday Vigil Mass is 5 p.m.

Sunday masses: St. John Catholic Church Lakeshore, mass at 8 a.m., St. Ann, 10:30 a.m.

Weekday masses: St. Ann's,

Monday, Thursday and Friday, 8:30 a.m.; Wednesday at 6:30 p.m. RCIA, 7 p.m.

Visitors are welcome.

Classes: Sept. 30, sixth through 12th grades, CCD-CYCO classes at 9 a.m.

Oct. 1, Kindergarten through fifth grades, CCD classes at 3 p.m.

Oct. 2, confirmation class, 6:45 p.m.

All classes are conducted in the school building.

Oct. 7, parish luncheon after 10:30 a.m. mass honoring Fr. Rietti's birthday.

Alyssa Claire Rutherford, daughter of Mr. and Mrs. Clarence Rutherford, was baptized last weekend.

Saturday Nov. 3. Please bring all

donations to the pavilion.

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at 6 p.m. Tickets are available after masses. Anyone interested in attending the Rosary Rally Oct. 14 at the Coliseum in Biloxi, contact the parish office, as it is planned to go in a body.

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Views -- Lillie Two Toes

after Gretel had hers, I placed this surviving puppy in with Heron's litter.

It was a pitiful sight. Although almost two weeks old, Gretel's surviving puppy was half the size of Heron's newborn. For the first day or so I had to make sure she had a teat to suck. But she quickly gained in strength, if not in size, and was soon pushing the other pups aside and getting a teat by herself.

Later, when we had the puppies up for sale, a Slidell woman came to the house and pointing to Gretel's surviving pup, said she wanted that one. "Okay," I said and marked the dog's two front paws with nail polish. "Your dog is 'Two Toes.'

We always marked the litter that way and named the dogs according to their red nail polish marking. One would be called "Back Spot," "Right Ear," "Hind Leg," and so on. Some people actually kept the name after they took the dog home.

After two months, the dogs were ready for the owners to take home and the woman came by with her small son announcing that she was giving

the dog to the boy as a present. The boy was about seven years old and made a lot of noise when he came in. He was in a hurry and wanted to take the dog and go. He ran after Two Toes, yelling, and tried to grab her. Terrified, Two Toes ran and hid under the couch and wouldn't come out despite the boy's yelling.

When I saw this, I turned to the woman and said apologetically "I'm sorry, we've been watching Two Toes and I'm afraid she's defective. As I told you, we guarantee our dogs. I'd rather not sell this puppy to you and have to buy it back later after it became ill and you've grown attached to it. Would you mind picking one of the other dogs as a replacement?"

"No! No!" screamed the boy jabbing at Two Toes who had gone even farther under the couch, "I want this one!"

"Don't worry, Honey," his mother said. "You can have her." She turned to me, "We want a female. Since that is the only one you have, we'll take it."

"I'm sorry," I said, "but we had a lot of problems with the

litter. We can't sell you this dog. As I said, you're welcome to one of the other pups, but I am not selling you this one."

"I've given you a deposit!" She was now very angry. "You have to give me the dog." I remained adamant, "I'm sorry, but I can not sell you this dog."

At this point Stella stepped in and started writing the woman a check. "We are sorry that it had to be this way. Here is your deposit back."

Handing the woman the check, Stella led her to the front door. "If you want one of the other pups, we will gladly sell you one. Think it over and if you change your mind, let us know."

She steered the woman through the entrance garden and out the large garden doors, the boy following, anxious to go to whatever the next stop was on their agenda for the morning. I pulled Two Toes out from under the couch and sat on the floor stroking her and calming her (and myself) down. I heard the front door shut as Stella came back into the house. She put the checkbook on the table and looked at me where I sat on

the floor with Two Toes.

"Well," she said finally, "It's evident to me that you now have something which you once told me that you would never have."

"What's that?" "Three dogs. Remember: two dogs are company, three dogs, a

quarrel? What are you going to call her?"

I stroked Two Toes, "I'm going to call her Lillie and she's going to be just more company." And more company she was. She was a perfect clone of Gretel, growing almost as big and with the same wonderfully

even temperament.

After the problems with that litter, however, we did not breed Gretel anymore. She missed having puppies. For a long time afterward she would have false pregnancies and would search and search under the couch for dust puppies.

Garden -- patriotic

Continued from Page 1B

some exceptional containers. One I saw recently used Tukana red verbena, Bluebird nemesis and Compact Innocence bacopa. While these may be very hard to find, it simply points out the options that might be available if we keep our eyes open.

One other option would be to include a blue or red gazing globe in the place of that particular color of flower. In other words, blue gazing globe, red dianthus and white pansies or some combination that appeals to you. Don't forget the gazing globe was a symbol during the depression that we would come out of the financial crisis.

Prepare the bed before plant-

ing the red, white and blue garden. Purchase landscape soil mixes by the bag, cubic yard or truck full. When you look at the price by the cubic yard, you'll see it is a small price to pay for the key ingredient that will give you the green thumb.

Most gardeners I talk to are plagued with a tight clay soil. Clay particles are the smallest of all soils.

Because of their small size, they are easier to compact, keeping out not only water but also air. Whether you want to go with a landscape mix or simply work in organic matter, your flower success starts at ground level.

Good things start to happen

when you incorporate organic matter like humus, compost or peat into native soil. Organic matter helps loosen the soil for better water penetration and aeration leading to good root development. Remember that soil improvement is a continual process and the key to the green thumb may well come from how brown it gets first in soil preparation.

Whether you choose to go red, white, blue or none of the above, having a beautiful landscape with fall and winter flowers will make you feel better, your yard look better, and make a statement of your faith in the future and that God will bless America.

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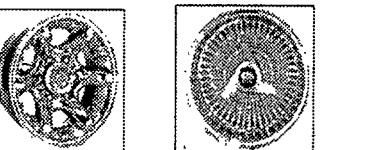
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Licensed • Bonded • Insured

Home: 228-467-3812
Cell: 228-263-3812

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Call 467-5474
TO GET RESULTS
NOW!

Debbie's Cafe
Here's The Dish On Us
We like Hungry Customers
We Dishlike Poor Quality Service

Get to Know Us Over Breakfast,
Lunch or Dinner

SERVED 7 DAYS A WEEK
6am-10pm Sun-Thurs • 6am-Midnight Fri & Sat

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ADDITION: Constructing, washing, concrete, work finishing, etc. 30 years bonded. FR
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The Sea Coast Echo**To Place Your Ad Call:****228-467-5473****Fax Number: 228-467-0333****Monday through Friday 8 a.m. to 5 p.m.****CLASSIFIED RATE SCHEDULE**

- 1 insertion, minimum 15 words
20¢ per word, minimum \$4.00
- 4 insertions, minimum 20 words
14¢ per word, minimum \$13.20
- Combination classified rate
(Wed. EXTRA) additional \$2.00
- VISA/MASTERCARD ACCEPTED

ANNOUNCEMENTS

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30 Lost & Found

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MERCHANDISE

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84 Furniture

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86 Business Equipment

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90 Pets

91 Live Stock

93 Yard Sales

96 Wanted To Buy

CLASSIFIED COPY DEADLINE**INSERTION DAY****DEADLINE**

Wednesday

Friday NOON

Thursday

Tuesday 4 p.m.

Wednesday EXTRA

Monday 5 p.m.

It is unlawful to directly or indirectly advertise or in any other manner indicate or publicize that the patronage or employment of persons of any particular race, creed, color, sex, national origin, religion, marital status, or disability are unwelcome, objectionable, not acceptable or not solicited. We will not knowingly accept any employment advertisement which is in violation of the law.

46 Home Improvement

ADDITIONS, REMODELING, NICHOLS Construction. All Home repairs, pressure washing, exterior/interior, painting, concrete work, driveways, etc. Sheet rock finishing, blown ceilings. Resident. Over 30 years experience, state licensed, bonded. Free estimates. 467-3130.

ARNOLD'S CONCRETE FINISHING: Forming and finishing driveways, walkways, patios, etc. Also available coloring and texturing. Call Thomas, 467-4960.

FOREMAN PROFESSIONAL ROOFING: Now servicing all your roofing needs! Free estimates within 24 hours. Licensed, bonded, insured. 463-9912.

GENERAL CONTRACTOR, ROOFING, carpentry, vinyl siding, additions, painting. Free estimates, licensed, bonded. Masin Hill 466-4877.

GIPSON'S HOME IMPROVEMENTS: 42 yr. resident, 25 yrs experience, licensed, bonded, insured. Repairs, remodeling, additions, vinyl siding, cement work, bathrooms & kitchen. Free estimates, references. All work guaranteed, 255-8367.

HOME REPAIRS: We do All Home Repairs large or small jobs. Free Estimates. Licensed & Bonded. 467-3130.

JASPER FAUCETTA HOME IMPROVEMENTS: Established 1972. Residential, commercial, new homes, additions, remodeling, vinyl siding, roofing. All work guaranteed. State licensed, insured, bonded, references. Free estimates. 467-5845.

SONNY CUEVAS CONSTRUCTION: Additions, new construction, remodeling, roofing, painting, etc. Licensed and bonded, references. 30 years experience, free estimates. 466-9118.

VINYL SIDING: REPLACEMENT windows. Licensed & bonded. Call Mr. Hicks, 467-6896.

VINYL SIDING: MAKE YOUR HOME new again. Quality material, professional inst., lic., & ins. Harrison Siding. 467-5475 or 216-2234.

.56 Services Offered

AA VINCENT'S DUMP TRUCK SERVICE: Fill dirt, sand, top soil, gravel, dirt spread. 467-9273.

CARE GIVER OFFERING: 24 HOUR CARE in my home for a non-ambulatory patient. This is a Christian surrounding with all comforts and a loving family atmosphere. Available now. References. Call Mrs. Marsh 228-467-1939.

D & S Concrete

House slabs, driveways, sidewalks, patios, etc. No job too small. Fast, affordable, quality work. Call 466-9275 for your FREE ESTIMATE!

Aromatherapy Massage

Seaweed Body Wrap
Herbal Facial • Mineral Scrub

OPEN HOUSE 1st & 3rd FRIDAY
Oct 5th 2001 6-9pm
Complimentary Hand & Arm Scrub
for Deavers & Wine Served

GcDohmne's Garden Retreat
304 Louisa St. Waveland MS
228-466-9614

Tractor & Dumptruck Service

Fill dirt, sand, topsoil, gravel, dirt spreading, bushhogging lots, grading, leveling, driveways, dependable, reasonable.

466-5657 • Cell 760-5657

ALBERT'S GRASS CUTTING, TREE TRIMMING AND REMOVAL, TRASH HAULING, WEED EATING & EDGING.

AROMATHERAPY HAND/ARM MESSAGE: Complimentary to all guest. OPEN HOUSE Sept. 28, 6:00-9:00p.m. GeDohmne's Garden Retreat, 304 Louisa, Waveland. 466-9614.

AVON TO BUY OR SELL call 452-5198 your Avon Independent sales Representative.

B & B DUMP TRUCK & TRACTOR service: Gravel, fill dirt, top soil. Lots cleared, dozer work. 466-4320.

B & C LAND SERVICES: DIRT HAULING, DOZER, tractor, excavator work. Business 228-467-0426. Fax 228-467-9988 Cell 228-806-4499, Cell 228-493-7866.

BELL ELECTRIC: COMMERCIAL, residential, 24 hour emergency service. Licensed, bonded, insured. Master electrician with 18 year experience. 228-467-1427.

BRAD'S DUMP TRUCK SERVICE: Fill dirt, sand, gravel, top soil & limestone. 467-6763.

BULKHEAD WORK, SITE WORK, dirt hauling, and demolition. Call 255-4291 or page 880-4711.

CERAMIC AND MASONRY: specializing in brick floors, walkways, patios, ceramic floors, walls and counter tops. All types of masonry. No job to small. 467-2663.

CUSTOM CONSTRUCTION: Framing and remodeling. Call Dave @ 586-1108 or Jim @ 255-2597 or 493-2138.

AAA TRASH HAULING AND GRASS cutting. 467-1577 or 467-4266, anytime.

CARE GIVER OFFERING: 24 HOUR CARE in my home for a non-ambulatory patient. This is a Christian surrounding with all comforts and a loving family atmosphere. Available now. References. Call Mrs. Marsh 228-467-1939.

The Sea Coast Echo**CLASSIFIEDS****(228)467-5473****FAX (228)467-0333****WE ACCEPT
VISA
MASTERCARD****56 Services Offered**

COMPLETE HOME SERVICES: Plumbing, electrical, carpentry, painting, roofing, trees & 70 more services. Mac, 463-2320.

DALE'S DIRT SERVICE: TRACTOR work, top-soil, yard sand, clay gravel, fill dirt, limestone, gravel. Cell 228-697-0727 or 228-255-2856.

GENE'S DUMP TRUCK SERVICE: Dozer, backhoe, fill dirt, sand, topsoil, limestone, gravel, lot clearing, boat slips dug. 467-0927, 324-6214.

HOME/COMMERCIAL CLEANING BY ABRACADABRA Cleaning Service. Excellent reputation for quality service, references available, serving the Gulf Coast & the Northshore. (228)255-9559 or (504)343-1712.

HOUSE CLEANING RESIDENTIAL or commercial, from spot to Spring cleaning, reasonable rates. 463-9622.

HOUSE CLEANING- 1 TIME OR regularly scheduled. Excellent references. Call 255-8222.

HOUSECLEANING- 1-TIME OR scheduled, call Pam 255-8663 or 324-3576.

HOUSECLEANING: RESIDENTIAL OR Commercial. References available. I strive to provide a service that pleases your individual requirement. 1-228-463-1446, Betty Engel.

MOVING MADE EASY! LOCAL, one-way or out of state. Call me and let's make a deal. Brian, 255-9274.

PREMIUM POWER WASH: Pressure washing, commercial, residential homes, concrete drive thru's. Free estimates. 255-5704, cell 216-1298.

QUALITY PAINTING & FIBERGLASS repair: bottom coat, gel-coat & fiberglass repair, rigging, custom addition & installation for your boat. Fast, affordable, quality work. Call 466-9275.

REMODELING LAWN service tree cutting, AC work appliances etc. plumbing etc. 467-2567. free estimates

RETIRED EX-MILITARY, moving to Coast. Will maintain grounds, handyman work, for use of guest house or apartment. References. P.O. Box 12874, Jackson, MS. 39236.

SAUCIER'S DUMP TRUCK AND TRACTOR Service. Fill dirt, top soil, sand, gravel. Also: stump grinding & bushhogging. Free estimates. 467-4720.

SONNY'S DUMP TRUCK SERVICE: Fill dirt, top soil, sand, gravel, dirt spread & bushhog, 255-7947.

STEVE'S MARINE SERVICE: Boat, motor & trailer repair. 3204 Rocky Hill-Dedaux Road, Kiln. Service calls available. 255-2676.

WASH GRAVEL \$14.50/PER YARD: pea gravel, \$10.50/ per yard; limestone \$23.50/ per yard; fill dirt \$4.25/ per yard; topsoil \$10.00/ per yard; fill sand \$5.00/ per yard, etc. 493-3358 and 255-1106.

WE CUT, CLIMB AND PRUNE TREES, haul debris, haul fill, spread dirt, cut grass and clean yards. 463-9075.

58 Lawn & Garden

A CALL TO CHARLIE'S LAWN & YARD service: for free estimates. Grass cutting, weed eating, trash hauling, etc. Call anytime. (228)467-1577 or (228) 467-2426.

GRASS CUTTING AND YARD WORK: Call Steve 255-2676.

HENLEY TIMBER COMPANY

We would like to buy your logs, poles,

pulpwood and hardwood timber.

Small tracts or large tracts

255-3082

U.S. Bankruptcy**AUCTION**

Sat., Oct. 13, 9:30 am (onsite)

Real Estate / Personal Property


"Charming Late 19th Cen. Home"

A Victorian Setting w/Iron Fence, Swimming Pool & 600 ft. lot.

Antiques, Furniture, Collectibles Cut Glass, Electronics, Rugs, Art, Prints, Pool & Patio Accessories, Wicker, & Household Items.

Real Estate Terms: 10% deposit w/15 days to pay balance. Selling "As Is" and announcements The day of sale take precedence. 5% buyer's premium on personal property.

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Larry A. McCool

83 Furniture

NIKE 411 MZ 34MM
Nikon lens 35mm
and Vivitar 150 mm
digital photo 3 by 5 in
in working condition. \$100
set \$25. Total \$125. Payable per
month.

84 Furniture

FURNITURE & APPLIANCES FOR
SALE or RENT. Call Dollar Rental 467-
9545

85 Building Materials

CERAMIC TILE
MATERIALS
INTERIOR EXTERIOR
STOCK. Afternoon hours 4pm-8pm
Call 467-2646. Next to Gause
Gause Building

METAL TRUCKING RIDING
100' long
40' wide
40' high
99% full. Colors \$119 ft.
corner 64¢ ft. Hinge cap, take
padding. \$100 ft. Hauling. Sales
\$14.90 sq. Warehouse Sales. Sales
Exl 263 I-10 (800) 422-6646

90 Pets

3 HORSES. 1 SET TAN F. 1 BROWN CALL
FOR INFO. 255-1660

93 Yard Sale

GARAGE SALE: THURSDAY FRIDAY,
Saturday & Sunday. 9:00 a.m.-5:00 p.m.
110 Waveland Ave.

96 Wanted To Buy

ANTIQUES, COLLECTIBLES, TOOLS,
tools, furniture. One piece or house full.
Call 467-2628 days.

WE BUY OLD WATCHES, JEWELRY &
pocket, rings, gold, estate jewelry, musical
instruments, SS Cash \$\$. Bayou Jewelers.
466-0425.

126 Campers/Motor Homes

1997 COACHMAN CAMPER. 25'. 2/door.
queen/Bd, air, awning. 2/Dr refrigerator.
perfect shape, must sell. 467-9777.

128 Boats & Motors

20 FOOT WELLCRAFT, CUDDY CABIN
Galaxy, inboard/outboard. V6
\$6500. Call Mike 463-0831.

2000 SEA-DOO, GTX/DI Average HRS.
Excellent Cond. 1 owner \$6000 offer.
467-9777 or 209-6599.

2/4 1992/SUNTRACKER PARTY BARGE
Try-Toon completely restored
exce/cond. all ACC-S5000 etc. 504-
887-2384 (no motor).

130 Motorcycles

1997 HONDA SHADOW, 1100 CC. Over
\$4,000 in extras. Only 10,000 miles. Must
see! \$6,500. 466-4877.

136 Automobiles

1988 VOLVO 4/DOOR SEDAN. Model
240, runs great, \$1500. 467-0144.

'89 CADILLAC, LEATHER, COLD A/C.
Must sell \$1500. obo. Call after 5:00 p.m.
228-255-7306.

FOR SALE '94 TOYOTA PASEO
Speed, excellent condition \$5000 467-
7392

FOR SALE '85 PLYMOUTH RELIANT.
runs good, low mileage. \$700. Call 467-
7438, 324-8336

138 Trucks, Vans

1994 FORD EXPLORER. low mileage
only 52,000. Excellent condition \$8000
467-3970

143 Real Estate Services

"All real estate advertised herein is subject to the Federal Fair Housing Act, which makes it illegal to advertise a unit, preference, limitation, or discrimination based on race, color, religion, sex, handicap, familial status, or national origin, or intention to make any such preference, limitation, or discrimination. We will not knowingly accept any advertising for real estate which is in violation of the law. All persons are hereby informed that all dwellings advertised are available on an equal opportunity basis."

146 Rooms For Rent

HOUSEHOLD LIVE IN, includes furnished room, utilities. TV, washer/dryer and phone, \$350/month. Bay St. Louis area. Call Dean 466-9058.

*Call 467-5473
to subscribe to
The Sea Coast Echo
Newspaper
for all your local news!*

147 Apartments For Rent

1 BEDROOM COMPLETELY FURNISHED,
utilities and cable. 467-8245.

1 BEDROOM, ALL ELECTRIC, HEAT/air,
carpet, stove, refrigerator, water included.
\$350/month \$300/deposit, pet-free environment.
1 year lease required. 463-
0043, 467-3935.

1-BR FURNISHED APT Living room
kitchen bath, all utilities furnished \$125
week. Plus deposit 467-0850.

1BR 1BA COTTAGE APT. FURNISHED.
includes water/sewer/cable. \$495 mo.
\$300 dep. 467-9912

EXTRA NICE & CLEAN efficiency
apt on 1 yr lease. 452-7192

1-BR 1-1/2BA DUPLEX, utility room,
3600 SQ.FT. living space. near beach.
\$550/month. 466-2505.

245-A Citizen St. 2BR/2BA duplex.
Central A/H, fenced yard covered patio. front
porch. \$575/mo. 985-863-3357.

BR MOVE IN SPECIAL Half off 1st
10 mos. Rent on 2BR/1 1/2BA, Unit. \$485
(\$800) 3032 OR 228-466-3151. Mon.,
through Friday.

2BR/1BA HOUSE, 141 MARKET
STREET, Waveland. Recently renovated.
\$550/month, plus deposit. 467-7946.

2BR/1BA NEW PRECIOUS Cottage,
large screened porch, Ref/stove. 1 block
from beach. Benville Dr. \$600 month
smoke/pet free. 467-4979.

2BR/1BA, WATERFRONT COTTAGE,
pier, A/C, heat, quite location, pet/smoke
free. \$450/mo. \$400/dep. Sailfish Realty
466-9947.

3 BEDROOM UNFURNISHED house for
lease in Diamondhead, 98172 Golf
Dr. \$750 a month available now. Call
255-7702 to view.

3/BR 1 1/2 BA PET FREE \$650 mo.
\$500 dep. 533-7614 or 806-3828.

3BR HOUSE, DEDEAU COMMUNITY,
116-1009, 255-2720, M-F after 5:00 p.m.,
weekends anytime.

3BR/2BA, 2523 AKII WAY Diamond-
head, MS \$775/mo.+Dep. 568-2425 or
504-361-5079.

CONVENIENTLY LOCATED 1BR furnished
apartment. All utilities furnished.
cable TV. \$100 deposit; \$125. week.
467-2189.

EFFICIENCY APARTMENT FOR RENT.
All utilities paid. \$350/monthly. Call Troy
466-0693 or 493-2475.

FURNISHED APARTMENT, BSL Old
Town Studio 1 room, kitchen, A/C, appli-
ances. utilities included. 506-B N. Sec-
ond. 452-9234.

GREAT MOVE IN SPECIAL!! Signature
Lake Apartments. 1st from \$405., 2s from
\$425.. 3s from \$535. Call 452-9901.

HVY 603, BAY ST. LOUIS, 1 AND 2
Bedroom apartment for lease, from \$435-
\$530/monthly, deposit to equal rent. 1-
888-545-2111.

KICK ROCK APARTMENTS, 2BR. \$475
10% discount for military and senior citi-
zens! Call about specials. 228-467-6882.

OLD TOWN 1 BR STUDIO, very nice.
\$345 a month. First months rent half off.
Year lease and reference. Also an effi-
ciency apartment \$295. 452-7192.

OLD TOWN BLS, 105 State St. Apt. #1:
large spacious upstairs loft with kitchen,
bath \$400 deposit, \$400 rent. AP# 2:
DOWNSLAIRS 1 bedroom 1 bath. \$375
deposit. \$375 rent. Abousteey pet-free
application & references required. Water
bill included. 467-7285 467-2596.

WOW \$99 MOVE IN SPECIAL Bay St.
Louis location only. Furnished 1 br studios.
full kitchens, no lease cable TV.
Phone included. 5 convenient locations.
228-466-5251

148 Mobile Homes For Rent

1/BR FURNISHED, 2/BR, unfurnished,
weekly/monthly. Laundromat. Pet free!
Close to Port Bienville and Stennis. Pear-
lington, MS. 228-533-7001.

2/BR TRAILER \$425 MO. Call 467-9278.

2000 MODEL, 16X80, fireplace, garden tub.
\$495/month, \$400/dep. Excellent condition.
Kiln 388-2308.

2BR TRAILER FOR RENT KILN AREA.
255-5529.

COUNTY MOBILE HOME, 2BR w/d, on 2
acres, corner of Standard-Dedaux Rd./
Rocky Hill Rd. \$350/month-deposit. 467-
0144. Leave message.

PASS CHRISTIAN, EXECUTIVE HOME,
for lease. One block from beach. 3br/2ba,
w/acz, office/media room, wrap
around porch, covered parking, all applica-
tion, incl. w/d, immaculate condition.
\$1,350/month + deposit 452-9797

SECLUDED ON WATER 2BR/1BA. re-
cently remodeled very nice. sewer,
garbage, stove, and refrigerator furnished.
dock and boat shed. 1 year lease. \$600
month \$500 dep. 467-8287 to see.

WAVELAND: 3BR/2BA ELECT St/Cent
H&A/Wash/Dry Conn. \$3650/Mo/\$500/Dep.
H. Wheeler Realty SVC. 228-467-4938.

TRAILER FOR RENT CALL 255-7180.

148 Mobile Homes For Rent

1/2/1 YR OLD HOME IN RIDGEWOOD
Subdivision, Kiln. 4Br/3 Full Ba. Approx.

2530 sq.ft. heat/cool area, open floor

plan, brick fireplace, beautiful kitchen
w/cherry cabinets. 4th bedroom could be

teenage or mother-in-law suite. Corner lot

on 2.10 acres, 27ft round, above ground

pool stays. Call 467-4572. \$169,500.
Open house held on Sat/Sun, 12:00-4:00.
8170 Ridgewood Dr.

3BR/2BA HOUSE ON 4 LOTS, 3 water-
front, deck, pier, \$110,000 firm 466-4596
after 5:00pm.

I WILL PAY TOP \$ FOR YOUR PROP-
ERTY, any condition. Will pay all closing
cost. Agents protected. O/A. (504)908-
7653.

HOUSE FOR RENT IN WAVELAND,
2BR/1Ba, nice neighborhood, \$500/month
plus deposit. References. 467-4696.

IN THE HEART OF BSL, 135 State St.,
newly renovated, 2/BR, 1/2ba, sun room,
fireplace, washer/dryer, microwave,
\$695/month, 1month/deposit 466-4696

1/2/1 YR OLD HOME IN RIDGEWOOD
Subdivision, Kiln. 4Br/3 Full Ba. Approx.

2530 sq.ft. heat/cool area, open floor

plan, brick fireplace, beautiful kitchen
w/cherry cabinets. 4th bedroom could be

teenage or mother-in-law suite. Corner lot

on 2.10 acres, 27ft round, above ground

pool stays. Call 467-4572. \$169,500.
Open house held on Sat/Sun, 12:00-4:00.
8170 Ridgewood Dr.

3BR/2BA HOUSE ON 4 LOTS, 3 water-
front, deck, pier, \$110,000 firm 466-4596
after 5:00pm.

I WILL PAY TOP \$ FOR YOUR PROP-
ERTY, any condition. Will pay all closing
cost. Agents protected. O/A. (504)908-
7653.

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Subdivision, Kiln. 4Br/3 Full Ba. Approx.

2530 sq.ft. heat/cool area, open floor

plan, brick fireplace, beautiful kitchen
w/cherry cabinets. 4th bedroom could be

teenage or mother-in-law suite. Corner lot

on 2.10 acres, 27ft round, above ground

pool stays. Call 467-4572. \$169,500.
Open house held on Sat/Sun, 12:00-4:00.
8170 Ridgewood Dr.

3BR/2BA HOUSE ON 4 LOTS, 3 water-
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after 5:00pm.

I WILL PAY TOP \$ FOR YOUR PROP-
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Subdivision, Kiln. 4Br/3 Full Ba. Approx.

2530 sq.ft. heat/cool area, open floor

plan, brick fireplace, beautiful kitchen
w/cherry cabinets. 4th bedroom could be

teenage or mother-in-law suite. Corner lot

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pool stays. Call 467-4572. \$169,500.
Open house held on Sat/Sun, 12:00-4:00.
8170 Ridgewood Dr.

3BR/2BA HOUSE ON 4 LOTS, 3 water-
front, deck, pier, \$110,000 firm 466-4596
after 5:00pm.

I WILL PAY TOP \$ FOR YOUR PROP-
ERTY, any condition. Will pay all closing
cost. Agents protected. O/A. (504)908-
7653.

HOUSE FOR RENT IN WAVELAND,
2BR/1Ba, nice neighborhood, \$500/month
plus deposit. References. 467-4696.

1/2/1 Y

Entertainment

New Orleans Friends of Music announces 2001-2002 season

Kodály String Quartet Monday, Oct. 22, 2001

Since making its highly praised American debut in 1982, the Kodály Quartet (the only truly completely Hungarian major quartet on the international scene) has continued to exemplify the greatest standards of the rich Hungarian musical tradition which it has carried on with such extraordinary distinction throughout the world.

The *Cleveland Plain Dealer's* critic noted the Quartet's "refined tone, absolute unanimity of style and nuance and technical assurance, with that indefinable rightness achieved by only the finest ensembles."

Bernard Holland of *The New York Times* wrote "all seemed to have been born with their instruments in their hands."

Miró String Quartet Monday, Nov. 12, 2001

Since their formation in 1995 and their impressive win at the 1998 Banff International String Competition (at which they took all the top honors) The Miró Quartet has rapidly progressed from being a quartet of promise to one of substantial accomplishment.

In such technical matters as tuning, precision of ensemble and beauty of string tone, the quartet can clearly hold its own with the best string ensembles before the public today.

Even more impressive is its ability to achieve and communicate musical values of the highest order with striking vividness and focus.

The Palm Beach Daily News says: "The Miró String Quartet plays with beauty and sensitivity. It is an honor and a pleasure to hear four young musicians, each of whom is near the beginning of what promises to be a highly successful professional career."

Eroica Trio Saturday, Dec. 15, 2001

Audiences around the world respond with standing ovations to what critics call the "gusto" and "heart stopping master" of the Grammy-nominated Eroica Trio.

The trio won the prestigious 1991 Naumburg Award, resulting in an acclaimed Lincoln Center and has since toured the United States, Europe and Asia.

The trio is intent on changing both the content and the style of the traditional classical show. Unashamed fans of rock 'n' roll, they let pop influences shape their performances and often incorporate non-traditional selections into their performances, such as African spirituals or Hasidic melodies.

According to the *Boston Globe*, the Eroica Trio is "the real thing."

Pamela and Claude Frank Monday, Jan. 28, 2002

Father and daughter team, Pamela Frank and Claude Frank return for another magical performance. Leading one of the most distinguished careers of any pianist, Claude Frank has repeatedly appeared with the world's foremost orchestras, at major festivals and at its

most prestigious universities since his debut with Leonard Bernstein and the New York Philharmonic in 1959.

His daughter Pamela has established an outstanding international reputation across an unusually varied range of performing activity.

According to the *Miami Herald*, she plays the violin "with near-flawless technique, unblemished tone and exquisite sensitivity for long line and subtle phrasing."

The Herald goes on to say: "This is a team you want back soon to play not only Beethoven and Brahms, but also Mozart and Schubert."

Emerson String Quartet Monday, March 4, 2002

Acclaimed for its insightful and dynamic performances, brilliant artistry and technical mastery, the Emerson String Quartet is one of the world's foremost chamber ensembles and a favorite of the New Orleans Friends of Music.

The first chamber ensemble ever to win the Grammy Award for Best Classical Album, the Emerson String Quartet, formed in 1976, continues to travel the globe, performing over one hundred concerts a year.

Charles Michener, of *The New York Observer*, wrote "Out of a deluge of American string quartets, one can now claim to be first among equals."

According to Juilliard's Robert Mann, "What distinguished the Emerson is their dramatic energy. They project

with a brio that is incandescent."

Ames Piano Quartet Monday, April 15, 2002

In a world of few piano quartets, the Ames Quartet is second to none. They bring to the concert stage what has been described as perfect chamber music: superb playing, exciting repertoire, and a rare musical chemistry among their members.

The particular combination of strings with piano found in such quartets was described by *The Washington Post* as "one of the most heavenly," and the members of the Ames quartet described as "completely attuned to one another, and also to the subtleties of the music they play."

The concert will be performed in Tulane University's Dixon Hall beginning at 8 p.m.

Season subscription is \$60, tickets to individual concerts \$15, students with ID (\$15 individual concerts) \$10.

There are no reserved seats. Parking is available on Tulane University Campus or in the Loyola Parking Garage on

Freret Street. For any lecture.

The pre-concert lecture series takes place in Dixon Hall Annex Room 251, 7-7:40 a.m. preceding each concert. There is no admission charge.

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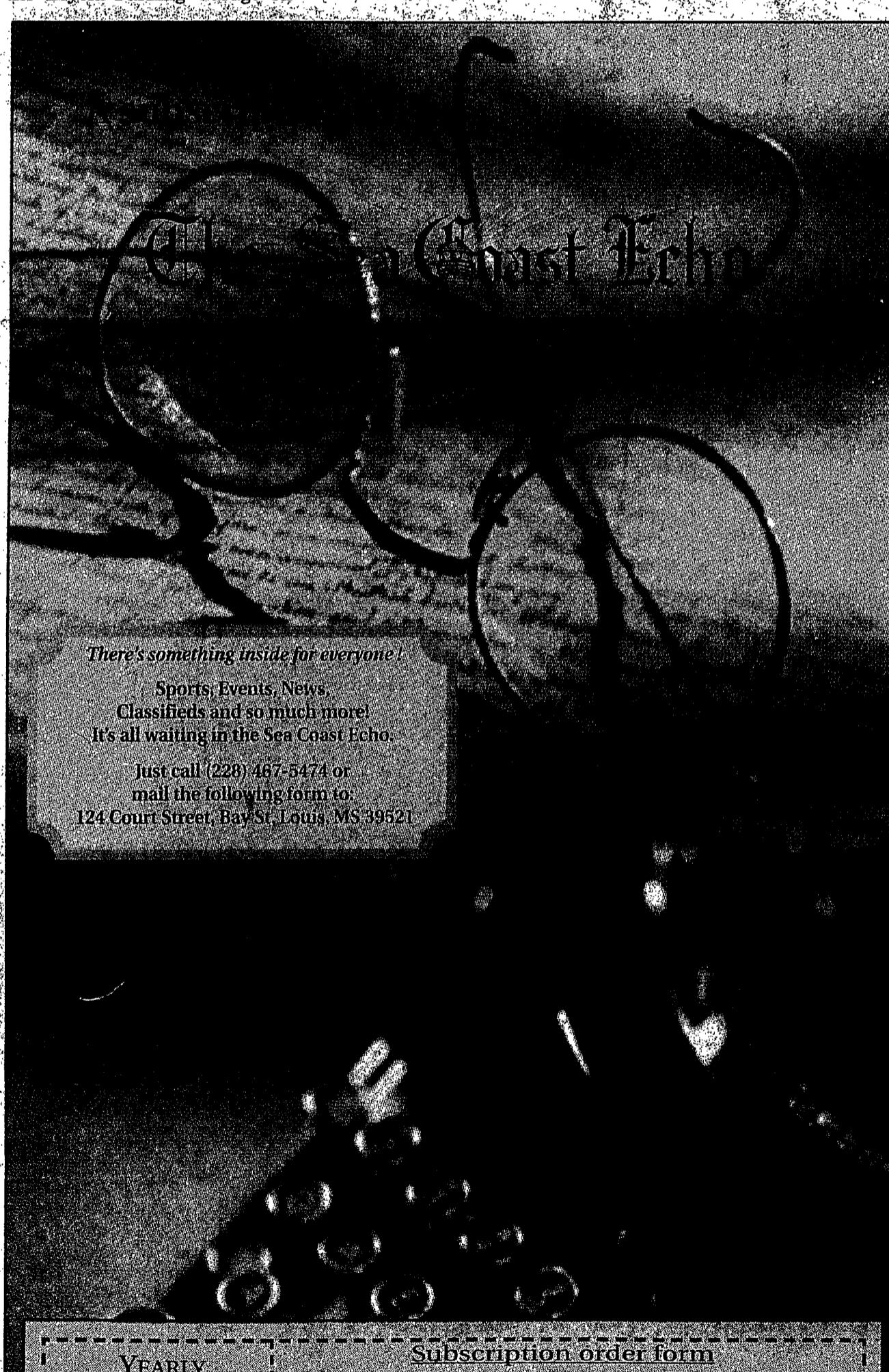
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Auditions announced for Christmas revue

Auditions for principal acting/singing roles will take place Thursday, Oct. 4, 7 p.m. at the Bay St. Louis Little Theater, 301 Boardman Avenue, Bay St. Louis for "Twas The Last Mailing Day Before Christmas," a fast-paced comedy-drama to be presented at the Bay St. Louis Little Theater on the weekend of Dec. 14-16. Anyone 13 years and older is invited to attend.

"Twas The Last Mailing Day Before Christmas," directed by Syd and Angie DeFraites, is a musical production that explores the "why do we do it?" aspect of Christmas.

The frenzied activities that usually surround the holidays eventually give way to the deeper meaning, the message of hope, that Christmas brings to the world.

The musical will be free of charge, and will also serve as an opportunity for the community to make donations to a local charity.

People are needed to fill roles in all aspects of the production, from actors and singers to fighting/sound technicians, set

BSLT slates auditions for upcoming comedy

Bay St. Louis Little Theatre will hold auditions for "The Perfect Party" at 5 p.m. Sunday, Oct. 14, and 7 p.m. Monday, Oct. 15 at the Playhouse in the Pines on Boardman Avenue.

The two-act comedy was written by A.J. Gurney, whose hit plays include "Love Letters" and "Sylvia." Veteran actress/director Becky Rotundo is looking for two men and three women of varying ages, 25 and up, for the cast. The host in the play is Tony, an American literature professor and WASP, who invites people from all

walks of life to attend what he plans as "the perfect party." He also invites a critic from the New York Times, hoping she will write the perfect review of the evening. When the unenthusiastic and bored reporter threatens to leave, Tony entices her to stay by telling her that his non-existent and dangerous womanizer brother will be arriving. Then he's forced to don a disguise and play his brother too. "The Perfect Party" will be produced the last two weekends January.

For details, call 467-6371.

builders, costumes, and stage managers. Speaking, non-speaking, group singing, and solo parts will all be required.

Anyone interested in a prin-

cipal singing role is to bring a cassette or CD with background music. For additional information, call 467-4488 or by e-mail at wofbsl@aol.com.

Beau Rivage presents 'George Ohr'

Tickets are on sale now for the "George Ohr Celebrates the Holidays" black tie event at Beau Rivage to benefit the Ohr-O'Keefe Museum of Art.

On Oct. 8, participants will enjoy an upscale New York runway fashion and style show featuring fine jewelry designer Steven Lagos, a silent auction and a four-course gourmet dinner.

Mr. and Mrs. Marty Shack of New York, donors of the 60-inch Ohr urn, will be special guests.

The event will begin at 6 p.m. with a social hour in the Camellia Ballroom. A silent auction will take place in the Magnolia Foyer until 8:45 p.m.

A sampling of items in the auction include an entire suite of Steven Lagos jewelry, a seaplane duck hunting trip to Beau Rivage Sportsman's Lodge, a

Museum of Art.

Beau Rivage is offering a special room rate of \$69 to guests of the event. For reservations call

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FALL HOME & GARDEN

Inside:

- Winterizing your home, inside & out
- Style updates to maximize your property value
- Cut energy costs dramatically
- Make your house a safer home
- And much, much more

A SPECIAL EDITION OF THE SEA COAST ECHO • SUNDAY, SEPTEMBER 30, 2001

Five ways to help save money and energy at home this winter

For many Americans, last winter not only meant some of the highest home energy costs since the 1970s, but also cutting back on personal expenditures.

And after the summer's rolling blackouts, energy

shortages and high utility bills, it's never too early to prepare a home for this season's expected energy costs.

According to the Energy Information Administration (EIA), natural gas prices in the winter of 2000 to 2001 more than doubled from the previous winter's average price.

The EIA is predicting that the average price for natural gas for this winter could range from \$9.26 to \$11.08 per thousand per cubic feet. "Earlier this year we conducted an energy survey measuring homeowners' reactions to high heating bills," said John Pagano, vice president, Insulating Systems Business, Owens Corning.

"We found that 40 percent



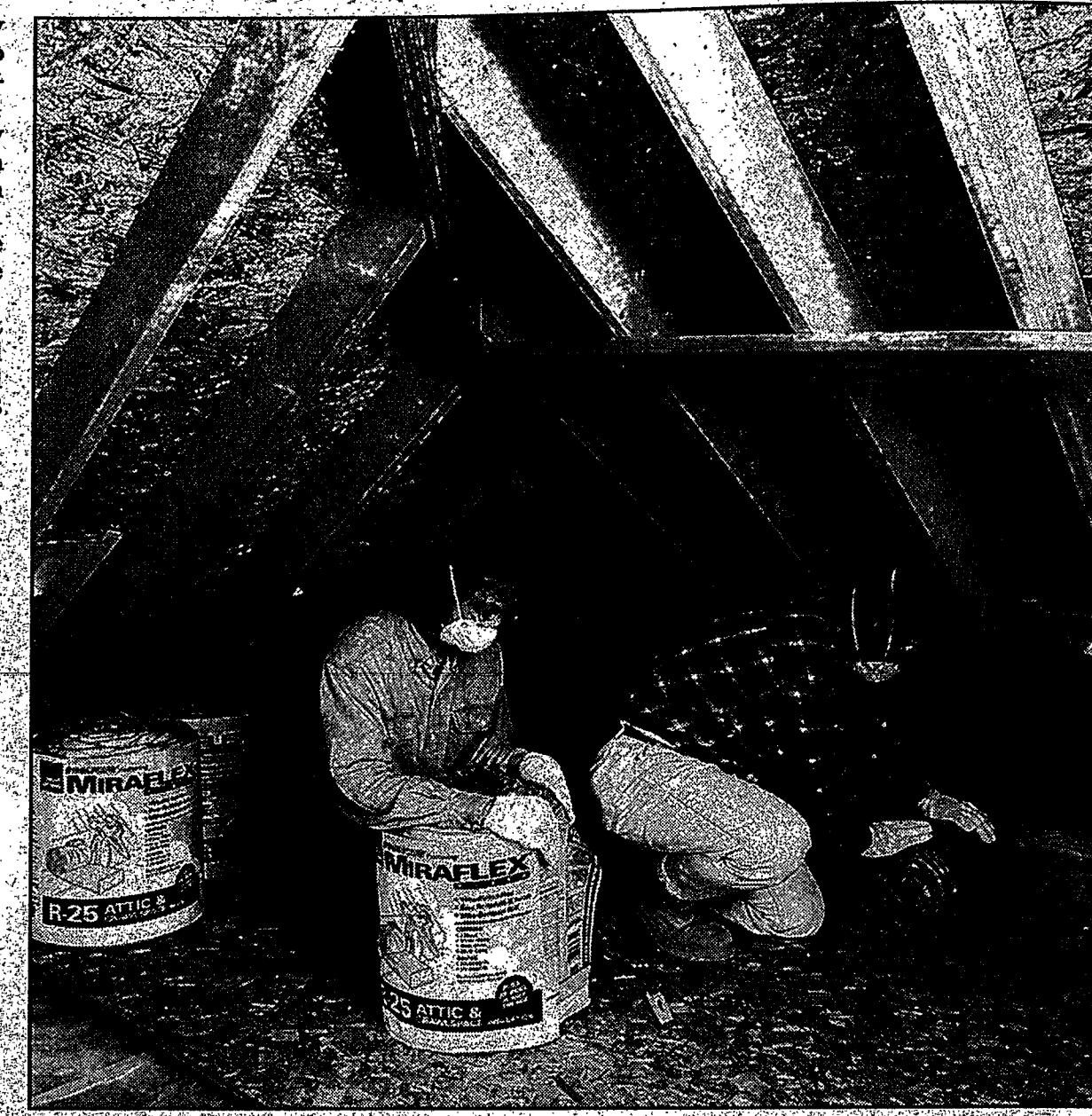
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Save energy at home by following a few simple tips, including adding extra attic insulation.

of Americans said last winter's heating bills caused them to cut back on eating

out, entertaining or making other personal expenditures.

"Instead of cutting back on spending, we are urging consumers to invest in simple home improvements that can help save money and conserve energy." Americans can help lower their heating bills by making these simple energy-saving home improvements now:

Add Another Layer of Attic Insulation

Since the majority of homes built before 1980 are under-insulated, heat can escape through the ceiling, past the roof and into the atmosphere. According to the Department of Energy, one of the easiest and most cost-effective ways to help cut heating and cooling costs, and to make a home more comfortable, is to add more insulation in the attic. As a general rule, if you have less than 11 to 12 inches of attic insulation, you probably need more.

Turn on the Humidifier

It's not just the heat; it's also the humidity. If your furnace doesn't have a built-in humidifier, use a portable unit in fre-

quently occupied areas like the bedroom and living room. The additional moisture will increase the "heat index" inside of your home, making 68 F feel more like 76 F. The relative humidity in the home should be between 20 to 40 percent. To help avoid condensation on windows, lower the percentage as the outside temperature gets colder.

Install a Programmable Thermostat Why heat the house when nobody is home? A programmable thermostat can automatically lower and raise your home's air temperature when you are at work or sleeping.

By simply turning your thermostat from 72 F down to 65 F for eight hours a day, you can save as much as 10 percent on your annual heating and cooling costs.

If used appropriately, the energy savings will offset the costs for a programmable thermostat (starting at \$30) in less than one year.

Seal the Ducts The most logical way to stay warm is to only heat only living areas, not the attic or

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unfinished basement. However, in many homes, the warm air generated by the furnace often escapes into the attic or basement before it reaches its intended destination because of cracks or holes in the air ducts.

As a result, the furnace works overtime to keep the rest of the house warm.

Check your ducts for leaks each fall and use duct tape to repair and seal holes or sections that may have separated. If you are buying new ducts, consider a system that is already surrounded by insulation.

• **Plug the Drafts** — The exterior of your house is your first line of defense against

drafts, so caulk, seal and weatherstrip around all seams, cracks and openings.

Pay special attention around windows and where siding or bricks and wood trim meet. You can also reduce drafts from the inside by caulking, sealing and weatherstripping around windows and door frames,

and near electrical boxes and plumbing penetrations.

For more energy-efficiency tips, homeowners can call the Department of Energy at (800) DOE-3732 to order a free, 36-page "Energy Savers" booklet or visit the Energy Savers Web site at http://www.eren.doe.gov/energy_savers.

The Energy Savers campaign, developed by the DOE in partnership with Owens Corning, provides Americans with more than 100 easy and practical energy-efficiency tips and projects.

To learn more about Owens Corning, visit their Web site at www.owenscorning.com.

Take the chill out of your bills with some helpful advice

Does thinking about this winter's heating bills give you the shivers? The skyrocketing fuel prices of last year left many consumers apprehensive about what this season may bring. Fortunately, you can fight the high cost of energy.

A good place to start is your home's heating and cooling system. After all, heating and cooling devours nearly half of all energy consumed within a home, according to the U.S. Environmental Protection Agency.

Taking energy-saving measures can cut up to 30 percent from your annual heating and cooling bills, say home-energy experts. Best of all, while you scrimp on energy, you can splurge on

comfort and help the environment.

- Get a tune up. Inefficient, under-performing heating/cooling systems guzzle energy and drive up energy costs. Even the best systems can go out of adjustment. Call in a professional heating/cooling contractor to inspect and service your system to help ensure that it runs efficiently.

- Watch the performance. Now you can have your heating/cooling system's daily performance professionally monitored.

- Monitoring helps ensure efficient operation and promptly alerts you and your contractor of problems, so you can get them fixed quickly.

- Do ducts right. Leaking

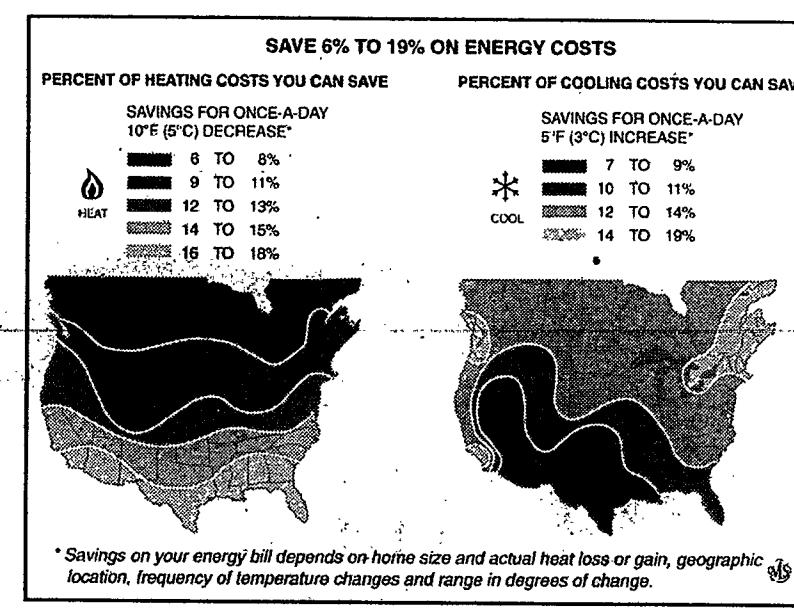
air ducts can sap the overall efficiency of your heating and cooling system by as much as 20 percent. Properly sealing the leaks in your duct system can boost efficiency and lower your energy bills.

- Get in your comfort zone. Heat only the areas of your home that you're using. Zoned temperature systems help manage utility bills year-round by delivering heat and cooling when and where it's needed.

- Clean up. If you don't have a whole-house air cleaner, consider installing one. A good air cleaner traps more particles from the air passing through it than a standard filter does. That helps your furnace or heat pump run more efficiently,

which puts less strain on your utility bills. Plus, you'll enjoy better indoor air.

For more information on do-it-yourself and professionally installed products that save energy, visit www.honeywell.com/yourhome/. Or call toll-free (800) 345-6770, ext. 522.



* Savings on your energy bill depends on home size and actual heat loss or gain, geographic location, frequency of temperature changes and range in degrees of change.

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Drastically cut energy bills with dependable vent-free gas heating

Where do you spend your time at home? A fast-growing number of people have realized that the majority of their time is spent in just a few rooms of the house, typically the kitchen and family room.

And these savvy homeowners have taken advantage of this fact of home life to save big on heating costs. They have created money-saving supplemental heating zones by installing vent-free gas heating appliances.

Take a moment to consider that boring, underused spot in your family room. Now imagine you have a glowing, enchanting vent-free gas fireplace right in that spot.

Suddenly, you've transformed an uninteresting space into an attention-getting focal point that will quickly become the family's favorite gathering place.

Because these appliances do not require a vent to the outside, you can install a vent-free gas heater, fireplace, stove or log set virtually anywhere in your home.

All you need is access to a gas line. And, you don't just get plentiful heat; vent-free gas appliances supply extremely efficient heat — 99 percent efficient to be exact — for only pennies per hour.

Vent-free supplemental gas heaters, fireplaces, stoves, lot sets, and fireplace inserts operate on natural gas or propane, and range from a maximum input of 40,000 Btu to inputs as low as 8,000 Btu for fireplaces and 6,000 Btu for space heaters. Some space heaters even have a low setting of 2,000 Btu. (10,000 Btu is approximately equivalent to one burner on a gas range.)

Last winter, many homeowners gained a new understanding of the emergency heating advantage of vent-free gas products when severe storms caused extensive power outages. Most of the products do not use electricity, so they provide an ideal solution for having plentiful heating even during a power outage.

Vent-free gas appliances are also proven safe to use. Every one sold in the United States is equipped with a precision-engineered Oxygen Detection Safety-Pilot (ODS), which automatically shuts off the gas supply if the oxygen level in the room approaches a defined minimum set by the National Product Safety Standard Z21.11.2, which requires products to satisfy many construction and performance requirements.

Over the 20 years since the introduction of the ODS in 1980, vent-free gas products have accumulated an outstanding safety record, with installations in more than nine million American homes.

In addition, a rigorous independent study by the American Gas Association's Research Division demonstrated that, when sized properly for the home, vent-free gas appliances perform well within nationally recognized recommendations and guidelines for indoor air quality, even for sensitive populations like children, pregnant women and the elderly. Consumer information about vent-free gas products has been made widely available by the Vent-Free Gas Products Alliance. Member companies display their membership with the "Nice & Warm" logo that appears on their packaging and dealers' doors.

For more information, you may obtain a free 16-page Consumer Guide to Vent-Free Gas Products brochure or CD-ROM (with hyperlinks to members' Web sites) by writing to the Vent-Free Gas Products Alliance at 2111 Wilson Blvd., Suite 600, Arlington, VA 22201 and ask for publication.

Wintertize your property to save money

When fall arrives, many find it hard to think ahead toward anything but the holidays. Yet fall is also a time when you should look toward preparing your home for the winter. By winterizing now, you can save money and conserve much-needed energy in the long run.

One look at a utility bill and it's obvious that energy prices are steadily rising. It is important to ensure that no excess dollars are being wasted. The first step is to conduct a thorough evaluation of your home - both inside and out.

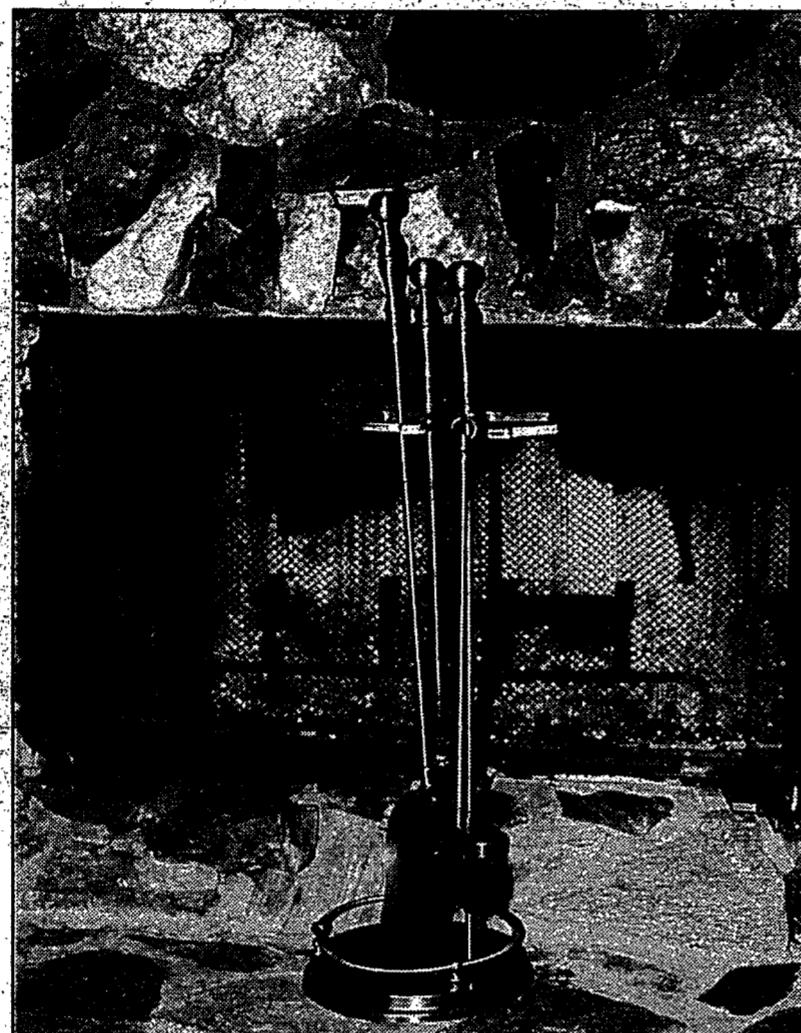
Some energy companies offer this as a free service or may charge a nominal fee. If this service is not readily available, then you can perform the inspection yourself. Prepare for the cold months ahead with these easy ideas from www.essortment.com and consumerenergycenter.org.

- Gutters and Chimney:** Clean all gutters and chimneys so that they are free of leaves and debris. Gutters must be in good condition so that melted snow can freely drain away from your home. Chimneys can be further protected by installing a screen over the top for the winter.

- Fireplace:** Remember to close the damper on your fireplace when a fire is not burning. If the damper stays open with no fire burning, it acts as a large open window and draws warm air out of the house.

- Cooling Units:** Most central airconditioning systems require the unit to be placed outdoors. Be sure to cover the unit so that excess weathering does not occur on fan blades or damage electrical wiring.

- Trees and Shrubbery:**



Save money by winterizing your home - like closing the damper when not using your fireplace.

Trim trees and remove all dead branches. This is important because the snow and wind could cause weak trees or branches to break, damaging your home or car and possibly injuring someone on your property.

- Steps-Handrails:** Make sure that all steps and handrails are sturdy and in good condition. Banisters and steps can become dangerous snow and ice. Make any repairs before the first snowfall to prevent a potential hazard, or even costly lawsuit.
- Equipment:** Drain gasoline from lawnmowers, weeders and other engines

that will not be used again until summer. Cover and store away any equipment (tools, barbecue) and backyard furniture from the weather so that you will not need to replace it next season after it's been damaged.

- Precautions:** It is a good idea to have bottles of water, canned foods, extra blankets, candles and lighters, working flashlights with extra batteries, a cell phone and emergency phone numbers on hand in case your home is without electricity for an extended period of time. You don't want to risk a serious injury by bumping around in the dark.

Fall is the time to winterize your deck

If the summer has taken a toll on your deck - or if you've just invested in a new one - now is the time to clean, restore and protect the wood from possible moisture damage during the winter months ahead.

Here are some tips for "winterizing" your deck from the experts at Wolman Wood Care Products:

Clean the deck thoroughly to remove dirt, mildew,

stains and gray surface wood with a formulated deck cleaner like Wolman® Deck & Fence Brightener.

If you've made good use of your deck during the spring and summer, it probably has its share of stains and dirt from barbecues and normal wear and tear.

Green stains from moss and algae, black tannin stains, rust spots from nail bleed or patio furniture and

weathered gray wood also can ruin the look of your deck. Even newly built decks can require cleaning to remove invisible surface barriers, like mill glaze or excess wax, that prevent the adhesion of stains and sealers.

The product can remove surface barriers, ground-in dirt, gray wood surfaces and even the toughest of stains

WINTERIZE--PAGE 13

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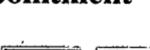
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Cool ways to create a hot property

With interest rates nearing a 30-year low, this is a great time to sell your home. But while a thriving real estate market makes a quick sale more likely, investing a small amount of time and money to spruce up your home can greatly enhance its appeal.

With just a few weekend projects you can create that all-important, good first impression when house-hunters pull up to your home. Spray paint will make weekend restorations faster and easier, with an array of color, finish and protection options.

An Inviting Setting

One of the easiest ways to spark interest is to create a focal point at your home's front entry using some of these eye-catching techniques:

Paint your main entry door a different color. Use a contrasting color to those of the house and trim to draw the eye to the entry – and away from less attractive areas of the home, like the garage and gutters.

If your house is yellow with white trim, try a blue door. Accent a green exterior by adding a red door. For a really quick and easy change, use Krylon®

Interior/Exterior Paint. It has a dry time of just ten to 15 minutes, is available in more than 60 colors and has excellent weatherability.

Re-do those fading shutters. With the same product you can give your home an instant facelift, without repainting the entire house. In one afternoon you'll have a beautiful, high-gloss finish and a great new look.

Frame the entry with attractive landscaping. For a quick fix, flank the doorway with two large planters brimming with inexpensive geraniums or mums.

Freshen the Interior

Before putting your house on the market, look at it as if it were the first time. Potential homebuyers will notice stains, scratches and marks. Even if you're on a shoestring budget, it's easy to increase your home's value by updating a few quick details in the house.

Redo or restore appliance exteriors. An outdated color or nicks on the refrigerator, washer, dryer and dishwasher can diminish the overall appearance of your home. Give them a durable, scrubable finish with Krylon Appliance Epoxy Paint. They'll look like new again in 30 minutes.

Cover water spots, finger-prints and stains. The smoke stains above the mantel and Junior's wall scribbling need special attention. Aerosol Stain Fix will quickly block them out and prevent bleed-through. Use it for water spots, too. Stain Fix is also available in a vertical spray for ceilings.

Consider adding molding to the living room. It will make any room look more expensive and it's easy to install. Spray-paint it in an accent color before installing, and you've just added dimension to the room.

Turn on the lights. A bright house always shows best. Even on sunny days, turn on table and floor lights to create a cozy ambience. Then light scented candles in the bathroom and kitchen to further treat the senses.

Finally, take one last look at your entire property and discard any clutter. The idea is to let potential buyers see your home as theirs, not yours, and to eliminate distractions.

With a critical eye and a minimal amount of effort you can easily maintain your new "hot property" and keep both realtors and prospects interested.



Sprucing up your home with minor touches like spray-painting a new paint color on doors and shutters can greatly enhance its sales appeal. It's also a quick way to add value to the house.



Grapevine and fruit motifs in the living room? Delicious. The sofa dressed in graceful "Chianti" and draperies in bountiful "Bramasole" enhance "La Dolce Vita" toile wallpaper, all from the new Bella Tuscany collection from Waverly.

Achieve great looks by breaking all the right rules

When you're remodeling the great room or refreshing the look of the master bedroom, it's the perfect time to ask: Are decorating guidelines ever meant to be broken?

"Break all the rules, but gently," recommends New York designer Matthew Mattiello. "Run wallpaper stripes horizontally on three walls and decorate the fourth wall with polka dots. Dress a room in gray — fabrics, floor and wall — and cover one chair or sofa in buttercup."

Certain fabric or wallpaper pattern themes seem destined for a particular room, like shells for bathrooms, fruits for kitchens or sweet florals for a girl's room.

However, that doesn't mean the creativity stops there. For instance, when Montclair, N.J. interior designer Patti Elliot thinks of shells, she considers a "Beach cottage — from kitchen to guest room," not baths alone.

"Today's homes use a sense of scenery throughout, not exclusively in hallways and dining rooms as they did before."

Speaking of scenes, there are versatile patterns that seem to be at home in almost every room, as diverse as baths and sunrooms, according to Pam Maffei-Toolan, design director of the Waverly Lifestyle Group.

One is the family of toiles — named for toiles de Jouy, translated "cloth from Jouy," an eighteenth century French town known for its period pastoral textile sketches. "Whether you use toiles on walls, as slipcovers, on draperies or everywhere, the storytelling fabrics and wallpapers lend an aura of coziness, even to new homes built with double vaulted ceilings," she says.

Waverly offers pastoral toiles like "Country Life"; rustic farmyard-inspired patterns like "Mayenne" and even contemporary style pen-and-ink renderings like tropical "Paradise Island."

"I like to make a great visual impression by using reverse psychology," says interior designer Laura Stoll of Barron & Stoll in Evanston, Ill.

"The unexpected can be charming. I might select a

LOOKS—PAGE 18

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Apply a liquid or gel wallpaper stripper, like Zinsser's DIF® Wallpaper Stripper, to dissolve hard-to-remove glue.

Three easy steps for removing old wallpaper

Love the look of new wallpaper, but dread the thought of removing the old? If you've ever tried stripping wallpaper using a homemade vinegar and water solution - or a heavy commercial steamer - you know what a tedious, unpleasant and time-consuming task it can be.

However, wallpaper removal doesn't have to be a chore if you use the right tools and learn a few tricks from the professionals.

REMOVE--PAGE 18

Here's some advice from the experts at William Zinsser & Co. that can make removing old wallpaper quicker and easier than you ever dreamed possible - even if you've never stripped wallpaper before:

- Step #1: Score the wallpaper. Because most wallpaper has a washable, waterproof surface, it's necessary to score it first to ensure that

So, you say you want an evolution

Though they're far from ordinary, colors, finishes and wallcovering styles making a name for themselves in 2001 offer few dramatic surprises from the picks of 2000, according to the experts at Sherwin-Williams. While there are differences, 2001 picks represent the best - plus a little more - of the previous year's selections.

Color, Color, Everywhere

"These are evolutionary changes," says Linda Trent, Sherwin-Williams Director of Color Marketing and Design. "Though they're different from selections of the past year, the differences are subtle versus showy."

Gray is an important influence, because it reflects a return to elegance and understatement. But also emerging are coral and apricot shades, which add warmth to gray-toned neutrals and to water-inspired silvery greens and blues.

Shades of red are also, well, red-hot, according to Trent, who says the color is increasingly being used as an accent color, and also notes that it's the perfect foil for gold, a color choice that carries over from 2000.

Whether blue-influenced or orange-influenced reds, these colors add zest and drama to virtually any space.

Lifestyle Influences

Color picks for 2001 often fall into lifestyle categories, according to Trent. The clean, simple minimalist design was used in commercial interiors throughout much of the 1990s is now moving into residential spaces. Consumers find this design easy to live with because it incorporates subtle patterns and sleek neutral colors.

High mountain style has transitioned from the hunter green/burgundy red and slate blue/mauve families of the past years to rugged new combinations of reds, browns, "golds" and blacks that are reflective of high-altitude environments.

What's old is always new again, of course, and that's what influences the modern-retro-futuristic trend. Organic forms and space-age design embrace beige, putty and gray neutrals. But this style holds a vibrant surprise: a shot of bright accent color, like orange, that brings fresh life to reserved neutrals.

Tropical elements extend the nature trend in exotic ways. Look for grass- and raffia-inspired shades as well as nurturing blues and

blue-greens. These mid-tone color hues are set off beautifully by accents of yellow-orange and pink-orange.

An exciting palette of colors that combine or work well alone - multi-cultural embraces Bohemian, Asian and Indian flavors - where bold, intense shades can be used as dominant themes, or as dramatic accents.

Finishes - Only the Beginning

Visual appeal springs from color into finishes, where technology makes the most of design possibilities with anodized, galvanized and pearlized looks.

The use of translucent and iridescent finishes is also on the increase, and can often be rendered with faux finish techniques. Dark woods - inspired by Asian influences - are gaining in popularity, and are warmer and more colorful than previous wood picks. Cherry woods are transitioning from red tones to brown, with stains following suit.

Layering white over glaze finishes to produce an airy, diaphanous effect, while sculpting various colors to produce pattern, texture, depth and 3-D effects is gaining popularity.

Wallcovering Attitudes

Wallcovering takes its

EVOLUTION--PAGE 18

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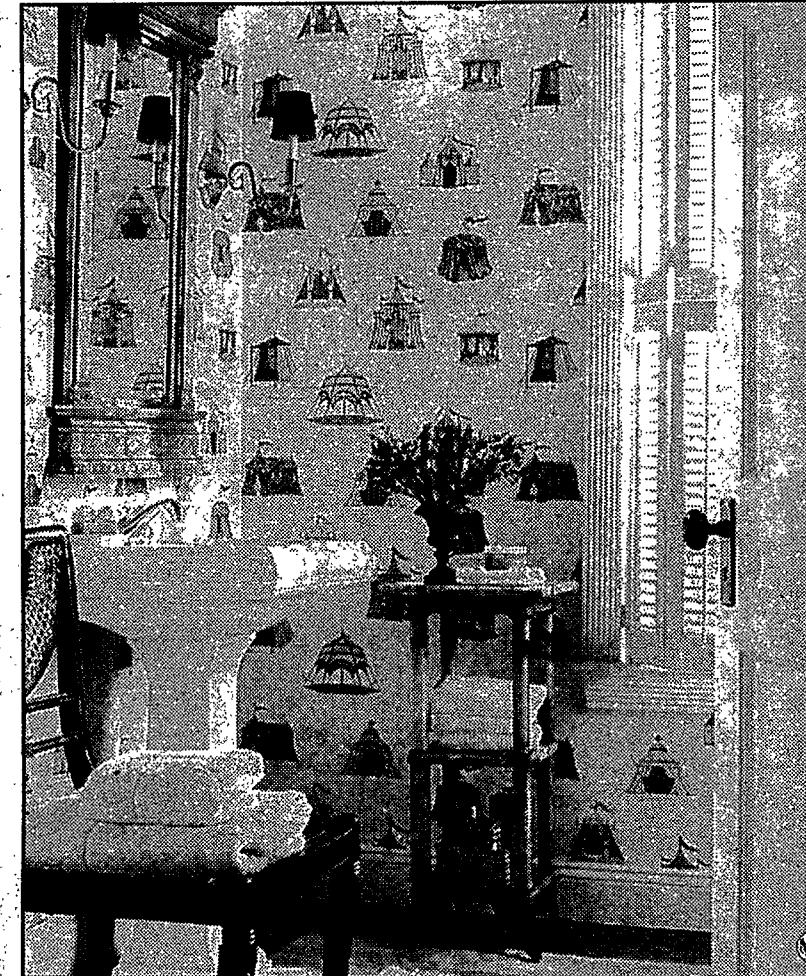
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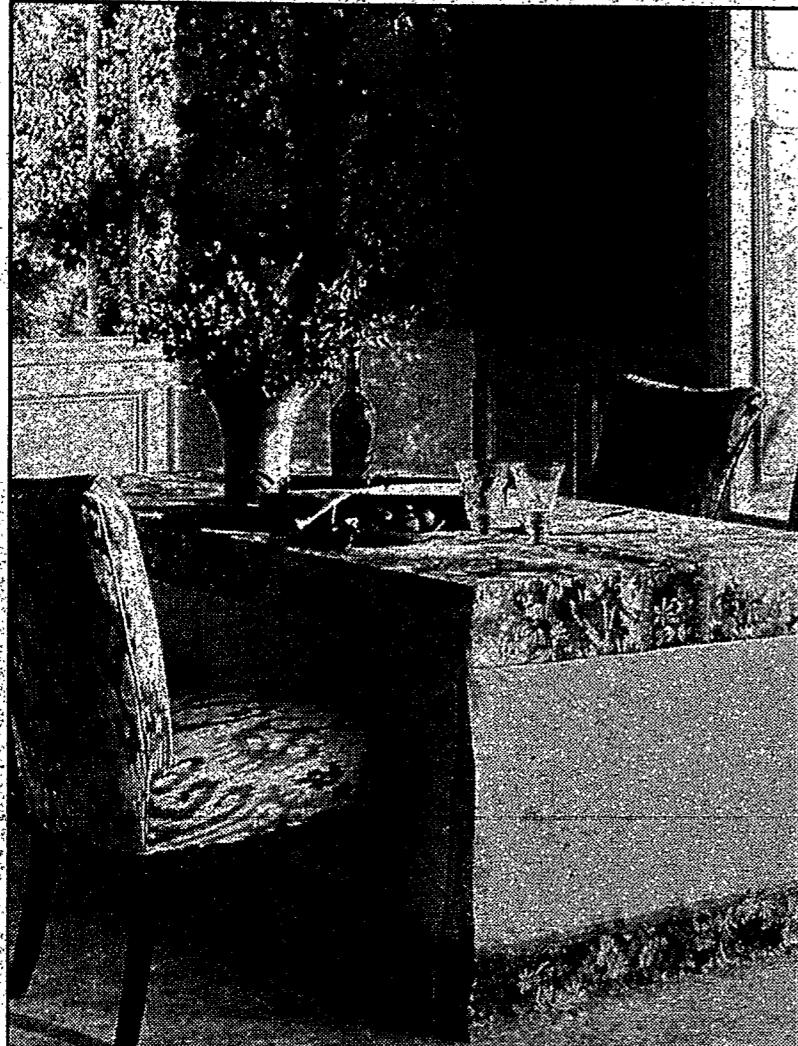
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Novelty wallpaper patterns can add a daring twist, yet produce a refined look just about anywhere in the home. Pictured: "Cabanas" from Thibaut's Centuries collection.



A charming dining room gets its impact from the bold use of pattern. A leafy pastoral print fabric, "Siena," from Stroheim & Romann's Linen Elegance collection, is used to upholster the walls, and is combined with "Lino," a textured solid, on the table cover. A geometric ikat print, "Turkestan," in complementary colors, covers the dining chairs.

Prints charming: Pattern offers decorating impact

Nothing gives a room more personality than a beautiful pattern — or several, for that matter. As professional interior designers know, it is often the choice of patterned fabrics that makes a room memorable.

Stroheim & Romann, a premier resource for high-end fabrics, wallpapers and trimmings, offers some tips from their design experts on using patterns in your home.

- Choose a print that will make a bold design statement. Whether it's a dramatic floral, a crisp geometric, a traditional toile or an opulent paisley, the print can provide the room's focal point.

- To combine patterns effectively, choose designs whose predominant colors are in the same range. One sure-fire formula for combining patterns is to mix patterns that use just two or three main colors.

For example, toile, which usually feature a colored pattern on a neutral ground, can be beautifully combined with other patterns in the same two colors, like stripes,

checks or geometric designs.

- Varying the scale of the patterns you use also makes for more effective coordination and creates balance in your decorating scheme.

Using several prints together that have the same scale can make a room look busy and more cluttered than it is. For example, choose a small-scale print for the wallpaper, a slightly larger pattern for the window treatments, and an over-scaled design for the upholstery or rug.

- Don't ignore the design possibilities of stripes, plaids and checks. These crisp patterns were made to be combined not only with prints, but with each other.

As long as you keep the color palette in the same hues and vary the scale — like pinstripes with awning stripes, for example — this stylish combination can give your room a fresh, timely look.

- You can stretch your decorating wings by combining different patterns for an

PRINTS—PAGE 18

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A homeowner's guide to vinyl siding selection

"Turn left on Maple. It's the fourth house down on the right. It's beige." Sound familiar?

Color is the one feature that has the greatest impact on the look of your home. It's what people see first and it makes your home easy to identify.

You can give your home a unique color personality with a combination of siding, trim and accent colors that reflect your own style.

For the design flexibility of natural wood siding without the cost or the hassle of a high maintenance exterior, consider vinyl siding. Premium manufacturers offer products in a wide range of colors, for tremendous potential color combinations.

What color scheme is right for your home?

There's one overwhelming rule to follow when selecting siding colors: Choose what you like. But there are also others to consider, including these basic color guidelines.

Light and dark color schemes affect the look of



An online style guide is designed to help ease the challenge of selecting colors for your home's exterior. The tool lets you try various combinations of roof, siding, trim and accent colors on a detail of a house before you buy.

your home. If you have a light colors can make it seem small home, for example, home, dark colors can make it seem larger. If you have a large

it seem smaller.

Warm and cool color tones

have different visual effects. Warm colors like red and yellow can call attention to beautiful windows and highlight tall gables for a home with great curb appeal. Cool colors like blue and gray can make features recede for a home that blends in more with its surroundings.

The neighborhood can also play a role in the choice you make. If you would like your home to blend in with the homes around it, pick a similar color scheme. If you'd like your home to stand out from others, pick a different color.

To maximize your color options, choose a manufacturer that offers a large selection of colors, like CertainTeed. The company offers vinyl siding and trim in more than 30 colors. Their palette runs the gamut of colors, from soft pastels like autumn yellow and woodland mist to popular neutrals like sterling gray and oxford blue to bold dark shades like barn red and ivy green. They also offer a selection of wood-tone blends, for the unique appearance of semi-transparent stained wood siding.

Choose a siding style
The next step to creating an attractive exterior is to decide on a general look for your home. Do you prefer a traditional theme or a more

decorative theme?

Whether you're updating a ranch, adding character to a colonial or even recreating a Victorian, you can achieve each look with different siding styles.

Among the most popular styles are clapboard, dutch lap, and shingles and shakes. Clapboard siding is the most traditional siding look, where each board appears to overlap the one underneath.

Dutchlap, sometimes called shiplap, is a more decorative variation of the clapboard style where the face is beveled for added dimension. Shingles and shakes have rich cedar textures for an authentic hand-crafted look.

More unique styles, like vertical siding and scallops, can be used on whole house applications or as decorative accents — for example, in architectural high points like the gables of a home.

Get the details right.

Today's vinyl siding lets you reproduce the appearance of fine wood craftsmanship with the finishing touches of decorative trim products.

One example is CertainTeed's corner block with rosette — a square block adorned with a decorative disk in its center that adds a hand-tooled, natural wood appeal at the corners of trim around windows and doors.

The company offers a complete line of decorative accents and trim pieces that capture the look of fine wood-work. It's part of an approach it calls Vinyl Carpentry™.

Through this discipline, a trained contractor can mix and match, contrast and complement the huge range of the company's siding and trim products. So your home can reflect your image exactly.

Put it all together
A good place to start exploring potential color schemes, styles and accents is your own neighborhood. Drive around and look at the homes around you for color and style ideas.

You can also explore potential exteriors online, using interactive tools some siding manufacturers have made available on the Internet.

CertainTeed's Online Style Guide, for example, is a design tool that allows you to see different color combinations at work. You mix and match siding, trim, accent and even roofing colors.

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Beautiful and energy efficient, this vinyl window requires minimal maintenance.

Worry-free maintenance with new vinyl windows

Do the windows in your home have beads of condensation on the inside or have air leaking in from the outside? Are they over 20 years old with peeling paint around the frames? If you're like many people, it may be time to consider replacing those drafty old windows.

When faced with this situation, the vast majority of homeowners during the past decade have selected worry-free vinyl replacement windows.

Known for their lasting durability, most vinyl windows are energy-efficient and offer no-hassle maintenance.

"Fusion welded frames and sash, multi-chambered profiles and high performance features are what attract most homeowners to vinyl windows," says Cindy Dotson, engineering and product specialist for Simonton Windows®. "Add to those features the fact that vinyl window frames won't rust, chalk, chip, rot or peel like aluminum and wooden windows and you've got the perfect window for a home. Year-

after-year vinyl windows can easily be maintained with just soap and water."

Windows constructed of vinyl operate smoothly in any weather, resisting warping and swelling that can occur with wood windows in high humidity areas of the country.

And, according to the U.S. Department of Energy, vinyl windows have moderate to high R-values, a measure of both the construction of the window and the materials used versus heat flow. That translates into reduced heat loss from the home and more thermal efficiencies that can help save valuable energy.

"The trick to selecting vinyl windows is to do your homework," says Dotson. "Many companies manufacture vinyl windows. You want to research and understand the construction of the window, the special features available and the warranty offered by the manufacturer.

Take time to really understand the windows you choose for your home. Research time now can save you energy, money, and heartache in the long run."

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It's time to deck out your home in vinyl

There is nothing quite like relaxing on a backyard deck. Unfortunately, if it is made of wood, those relaxing moments can come with a price - wood requires a lot of maintenance.

Regular cleaning, staining and sealing are essential, but they are also messy, time consuming and expensive, often costing a homeowner hundreds of dollars every year.

So it's no surprise that vinyl decks - as well as vinyl railings, fences, arbors, pergolas and other exterior features - are among the fastest growing segments of the building products industry.

Vinyl has been used as a building material for decades, beginning with vinyl siding in the 1950s. But today, an ever widening array of vinyl products allow homeowners to achieve something more: a complete

low-maintenance exterior that never needs painting, scraping, sanding or sealing - ever.

These exterior products are impervious to almost anything nature can dish out and offer many long-term advantages:

- **Longer Life:** Vinyl fencing generally never needs replacement. In contrast, a typical wood fence may need to be replaced as often as every 10 years.

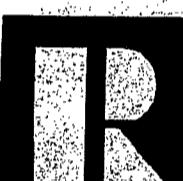
Similar differences are seen with vinyl decks, docks, arbors and other products.

- **Ease of Maintenance:** A vinyl fence or deck will never need paint or other surface treatment. It will not split, peel, crack, chip, rot or flake, and is impervious to insects, mold and moisture.

- **Lower Life-Cycle Cost:** Although the purchase price of vinyl is sometimes slightly higher than top



A long life, easy maintenance and aesthetic appeal are top reasons why more and more homeowners are "decking out" their decks and fences in vinyl.



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quality wood products, the total cost of ownership is much lower. The savings in maintenance generally offset any difference in initial purchase price. Factor in the longer total life of the product, and the cost of vinyl is dramatically lower.

Moreover, since 1990, the cost of lumber has more than doubled.

At the same time, the quality of lumber available for fencing products has declined.

• **Safety:** Because vinyl does not splinter and has no rough edges, the risks from splinters and slivers are eliminated. In addition, special hidden fastening systems eliminate the danger of protruding nails or screws.

• **Aesthetic Appeal:** Today's palette of colors is expanding rapidly to include warm earth tones, crisp greys and neutrals, and even richly textured wood-grain products that replicate the random patterns and shading of real wood.

What's more, special UV inhibitors in today's advanced vinyl products help prevent sun damage and keep them looking like new for years after they have been installed.

A roomy deck is a great place to retreat from the daily grind. By installing low-maintenance vinyl instead of wood, you can make that relaxation time even more enjoyable. For more information on Kroy Building Products, including their vinyl decking, fencing, railing, decorative structures and accessories, call (800) 385-5938 or visit www.kroybp.com.

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Tips on financing home improvements

You've probably thought about making improvements to your home on several occasions. Could you use a new paint color in the living room?

Need to build a nursery now that baby's on the way? While home improvements vary in size and structure, the one thing they have in common is that they cost money, and unless you're able to cover expenses out-of-pocket, you'll need to

secure a loan.

Depending on the scope of your home-improvement plans, finding funding may be a project in itself. To help get you started, MetLife Consumer Education Center offers brochures on home repairs, finding a bank and selecting a financial advisor that are designed to answer your questions. Here are a few tips before you begin any

FINANCE--PAGE 19

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Winterize

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and restores the wood to its natural beauty without bleaching or yellowing, like chlorine bleach can.

Strip any deteriorating or unwanted finish. If the colored stain on your deck has seen better days — or if you want a different look — now is the time to strip your deck's finish.

Products like Wolman® DeckStrip® Stain & Finish Remover remove both oil and latex solid or semi-transparent stains and clear finishes, and prepare the wood for the reapplication of protective finishes and stains.

For really stubborn, hard-to-strip acrylic or latex stains and paints, the company's DeckStrip A&L can strip even multiple layers in 15 minutes.

Once the wood is restored and your deck is rid of any surface barriers or unwanted finishes, it should be sealed with a protective water-repellent finish.

You may want to apply a semi-transparent stain to enhance your deck's appeal, or a transparent finish to let the natural wood color and texture show through.

But, even if you are unde-

cided on whether or not to stain — or which deck color to choose — it's important, at minimum, to protect it with a clear water repellent before the onslaught of winter.

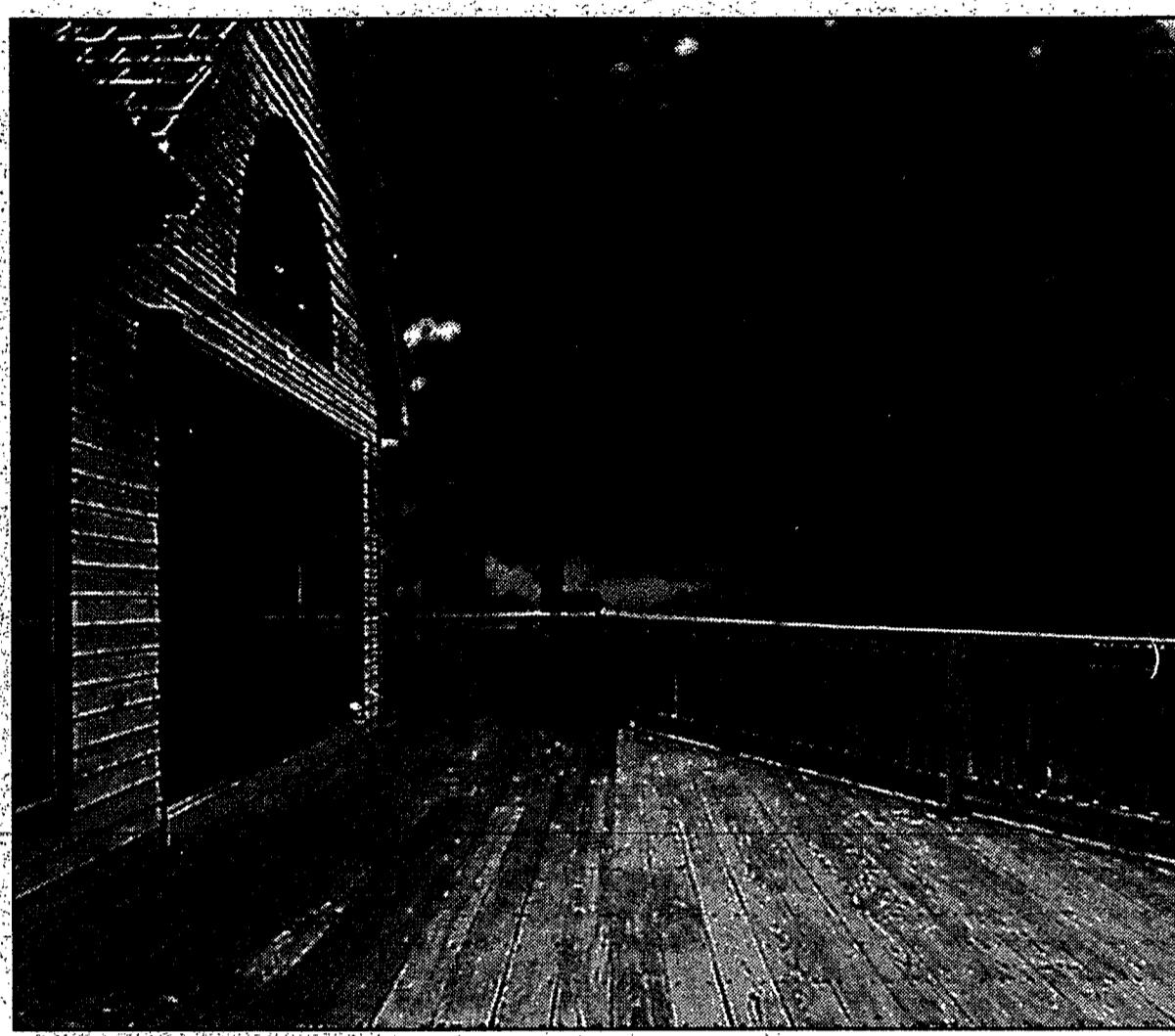
Water repellents stop rain, sleet, snow and ice from penetrating the wood surface, which can cause swelling, shrinking, warping and cracking.

Many water repellents, including products like Wolman® RainCoat®, also contain a mildewcide that will impede the growth of mildew on your deck.

Look for products like this one, that offer a guarantee on water-repellent longevity, as they will provide longer lasting protection so you won't have to apply a new coat every year.

"Winterizing" your deck will protect it from the elements, while protecting your investment in it.

For more information on Wolman wood cleaners, strippers and water-repellent finishes, call the company's technical service department at (800) 556-7737. Or, visit the Web site at www.wolman.com for more helpful deck-care tips.



Clean the deck thoroughly to remove dirt, mildew, stains and gray surface wood with a formulated deck cleaner like Wolman® Deck & Fence Brightener.

Protect children from dangerous substances

As you embark on home-improvement projects, be certain to pay heed to your children's welfare. When remodeling, painting or buying a new residence, certain dangerous substances may be present that can be potentially dangerous to your youngsters ... and to you.

These simple steps, courtesy of the Environmental Protection Agency (EPA) can help you save children from environmental hazards around the home:

1. Always store pesticides and other household chemicals, including chlorine bleach, out of children's reach — preferably in a locked cabinet.

2. Always read directions carefully because pesticide products, household cleaning products, and pet products can be "dangerous" or ineffective if too much or too little is used.

3. Before applying pesti-

PROTECT-PAGE 19

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It's important to keep pace with the latest flooring trends

Today's most popular flooring trends answer the need for great design that forms the foundation for a style that is true to a home's character, and a family's lifestyle.

Current favored looks in flooring possess fabulous style that beautifies the home and offers the added benefit of being durable and easy to care for.

According to Stuart Beattie, vice president of style and design for flooring manufacturer Mannington, the rustic flooring trend that surfaced a few years back is hotter than ever.

"You don't have to live in an authentic log cabin or a 200-hundred-year-old Colonial home to get this look," he says. "Laminate flooring patterns and hardwood selections provide affordable options that have an aged appearance without age-old maintenance or durability concerns."

Consumers can select

from a spectrum of designs full of character, charm and warmth - all great qualities in flooring which are especially nice in the fall and winter when so much time is spent indoors.

Texture in flooring is still very popular says Beattie, with both resilient and laminate renditions of slate and limestone designs being increasingly selected.

"Consumers desire the depth, color and tactile appearance of real stone without the maintenance that goes along with it. New technologies enable us to accurately reproduce great authentic layered color, which coordinates so well with many home decoration accents."

Stone and slate patterns lend a look of heft and weight to the floor, a rough-hewn realism. These designs extend a room's visual interest right down to the floor," he says.

Gloss is a key word in



Currently a hot flooring trend, rustic floors like this distressed hardwood Brandywine Oak selection from the Mannington Wood Floors American Rustics Collection provides homeowners with the look of an authentically aged flooring full of character, charm and warmth.

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flooring these days with ceramic tile being an important decorating trend. For homeowners who like the look of glazed ceramic, marble or even metal, there are flooring options galore from high-end imported goods that can be custom designed to mid-range resilient and laminate faux options that deliver the same looks without the cost.

Resilient manufacturers offer a great range of ceramic tile visuals at every price point. Metallic effects, one of the hottest looks in kitchens, have been incorporated into resilient design. These patterns catch the light, subtly changing in appearance as you walk across them.

Using contrasting colors in the home is also a big trend. "If the kitchen counters or cabinets are light colored than people are opting for darker more exotic looking floors," Beattie explains.

"Likewise a room full of primary brights or deep browns might be comple-

mented by a soft, neutral-colored floor. We're seeing a great play in home decorating between light and dark, soft and rich, as well as the traditional and elegant tone-on-tone look of neutrals and off-whites."

What's more, consumers are creating casual interiors with nature motifs, curves and sensual detail that provides an understated, comfortable appeal.

Casual design is usually eclectic, giving consumers a way to blend all their interests, passions and collections into a highly personalized interior.

"Modern flooring greatly benefits from the rich palette of wood, laminate and resilient design that is available. At no other time have there been so many options. And while this may be daunting to some consumers, it really does enable them to be as creative or simple as they want in their flooring.

FLOORS--PAGE 15

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selection," Beattie says.

Flooring colors run the gamut from very natural tones like terra cotta, sandalwood, sand, shell, bamboo and an infinite variety of blues, all the way to the bold contrast of black and white that is back in style.

"New flooring colors include metallic tones of bronze, steel and copper, often with an aged patina, that coordinate well with the metals seen in lamps, dinnerware, chargers, candlesticks and expensive metal tiles," reports Beattie.

"Exotic tones taken from nature like mother of pearl, opal and mica add a sophisticated glow to home décor."

The bottom line is that flooring design can be as full of character, time-worn, glossy, light-reflective, exotic, elegant, low-key or low-maintenance as a home owner desires. And, it can be all these things whether it's wood, laminate or resilient flooring.

Wood wall panels really satisfy the soul

"One of the most important elements to introduce into an environment," says New York interior designer Sandra Edwards. What's she talking about? Wood, of course.

A tradition brought to this country from Europe centuries ago, wood wall panels continue to be a true sign of timeless elegance.

Previously seen in only the most expensive homes, practically priced, easy-to-install wood panels are now available to more and more homeowners.

Available in a wide array of architectural styles

including Victorian, Shaker, Arts and Crafts and Cottage, these products can be installed in a weekend by an advanced do-it-yourselfer, transforming a new home into a great old home of tomorrow.

Wood is a natural material that adds important visual and tactile interest in a way that is comforting and creates memories of home. Wooden walls also remind us

of a time when craftspeople understood the importance of refined detail," continues Edwards.

National award-winning architect Jim Cardillo of Cardillo Design Associates agrees. "Matching the wall panel style with your home's décor is easy if you remember these simple guidelines," he says.

"For Victorian, Federal and Georgian styles, select raised panels. Incorporating new products that replicate the seventeenth century Colonial period can give both new and older homes a more formal and elegant look."

"For a more relaxed feeling, select BeadBoard panels that mirror nineteenth century Victorian, English Country and Cottage designs popular along the coast of New England," Cardillo continues.

"Finally, a new paneling line that's also very interesting is one that features a recessed or flat panel,"



Wood paneling is now more affordable and available than ever in a variety of architectural styles. Shown from left to right: Simple elegance is celebrated with the New England Classic American panel system. Classic BeadBoard is reminiscent of cottage styling. Panel Styles like New England Classic Traditional lend a more formal look to new and old houses alike.

Cardillo notes. "This style honors the American design innovations of nineteenth and twentieth century Shaker, Mission, Prairie and Arts and Crafts movements, lending an informal, but highly refined look to walls really emphasizing craftsmanship and simplicity."



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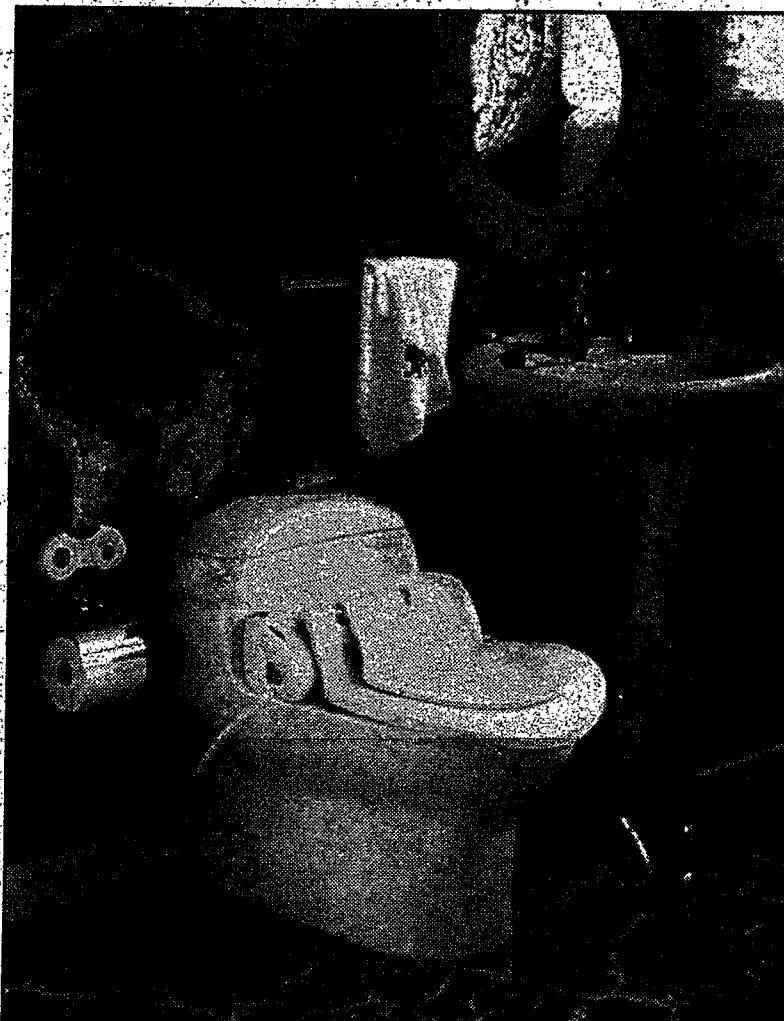
Design a bathroom your children will enjoy as much as you

Once the kids are back in class, autumn is the ideal time for home improvement projects, like giving the bathroom a new look.

In households where there are little ones, design options can be big challenges. How do you create a bathroom that grows along with your child — satisfying the youngest tyke as well as a

temperamental teen?

One homeowner sought the help of New York-based designer Kerry Fidler who took a sophisticated approach, not too cute and coddling, but respectful of a child's interest in learning and discovering the world. The result was a room in the home where kids of all ages and sizes could be comfort-



'Worldly' innovations make this whimsical geography-based bathroom theme appealing for kids. A Zoë high-tech washlet toilet and pedestal sink from TOTO complement the room nicely.

water. It livened up the room with a splash of color that kids adore.

Fidler wanted to design a space that would immerse a child in a world of imagination, plus a mix of Space Age décor and whimsy.

He encouraged the parents to incorporate elements within the design that would engage their children's instinctive learning and creative natures in unexpected ways.

"The family loves to travel," he said, "so I found a wallpaper that actually is a glossy, bright and colorful map of the world. With all of the oceans and seas, the concept of water becomes a natural surrounding for the bathroom."

Also, the kids can actually visualize the places they have been to, or where mom and dad have gone or where the family may go in the future."

To complement the water areas of the map, Fidler then found an easy-to-care-for ceramic tile that resembles

It wasn't too difficult to convince the clients that this was a good product for them because they had traveled to Japan which is where this concept of 'washlet' seats originated."

According to Fidler, the TOTO washlet actually is a marvel for today's bathrooms, with the obvious hygienic benefits for adults.

According to Fidler, a kid's bathroom can continue to engage the interest of the child long past potty training. "One of the real beauties of this bath is that when the kids are young adults with design ideas of their own, the fixtures are sophisticated enough to remain."

It would involve simple redecorating rather than a major demolition and renovation project."

But, what is now being learned is its value for youngsters — especially those in the potty-training stages.

The design of the handheld remote control actually was based on the Game Boy® toy and captures a young one's fascination, as does the space-age shape of the seat and gadgetry of the retractable bidet function.

Little ones, who might show a reluctance to sit on "mommy and daddy's toilet" are drawn to the Zoë, too, by the hum of the catalytic disc fan, which acts as an air purifier, absorbing odors.

From the adult perspective the Zoë is an irresistible addition. The bidet function, delivered from a retracting antibacterial spray nozzle, provides a gentle, aerated stream of warm water that aids in maximum comfort.

Also, Zoë easily installs on most elongated toilets and is powered by a 110-volt household current. The seat and lid conveniently snap off for cleaning with a soft cloth.

While the kid's bath was the beneficiary of the Zoë in this home, there's a strong likelihood mom and dad may be candidates for one in their bathroom, too.

According to a recent TOTO survey, 79 percent of consumers who own a washlet seat said they would be "very likely" to purchase one again and would recommend a washlet to their friends and relatives.

The company now has about three or four washlet styles to choose from and Fidler, in his work, sees them increasing in popularity.

For the sink, Fidler again chose what some might consider a more "adult" look — a pedestal style from TOTO. But logic and lessons prevailed.

"Kids love the idea of stepping up to it like a grown up. We created a wrap-around Lucite stool that lets them reach the basin now and can be taken away when they have grown tall enough."

According to Fidler, a kid's bathroom can continue to engage the interest of the child long past potty training. "One of the real beauties of this bath is that when the kids are young adults with design ideas of their own, the fixtures are sophisticated enough to remain."

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In a fraction of a second, a single bolt of lightning can carry 30 million volts of electricity to the earth, hitting whatever may be in its path — including your home.

Homeowners can take advantage of temperate autumn days to ready their property for storms.

Every year in the United States, the number of homes struck by lightning continues to mount. Statistics from the Insurance Information Institute site lightning losses in the homeowner sector in excess of \$1 billion annually.

While homeowners' insurance policies usually cover initial lightning claims, many will deny subsequent claims or elect not to renew coverage.

In addition, homeowners often forget about policy deductibles which according to State Farm Insurance, can average from \$250 to \$1,000.

The decision to purchase lightning protection for your home is a lot like buying

insurance. Homeowners pay for it knowing that they may never have to use it, but also knowing that it will be there to protect them if they do need it.

Unlike threats posed by other forces of nature like tornadoes, hurricanes or floods, lightning's incredible power can be controlled on a specific path. A lightning-protection system prevents damage from a strike by guiding the harmful current safely into the ground.

The current is harmlessly dissipated, eliminating the chance of fire or explosion of nonconductive materials (wood, brick, mortar, tile, etc.)

"A nearby lightning strike can induce unwanted surges into a home," says James Meehan, engineering consultant for Critical Power Services in Ballston Spa, N.Y.

"While topography and geographic conditions are risk factors, home extras like satellite dishes, irrigation

systems, dog and electric fences can create a low-resistance pathway for lightning's dangerous energy.

The combined technology of lightning rods (structural protection) and arresters and suppressors (surge protection) can provide today's homes with an effective solution to combat lightning's destructive behavior," explains Meehan.

An experienced lightning-protection installer will take into account the architecture of a structure without compromising industry safety standards for installation.

Winsted, Connecticut-based East Coast Lightning Equipment Inc. stresses the importance of hiring an experienced lightning-protection contractor to ensure that the design and system follow national safety standards.

"It's important to remember that lightning protection is a specialty discipline and expertise is required for design and installation," says Chuck Ackerman, president at East Coast Lightning Equipment Inc.

"Lightning-protection systems should be installed by trained and experienced, UL-listed lightning-protection specialists. Roofers, general contractors and electricians are not typically qualified to install lightning protection systems in accordance with industry safety standards."

The following tips can help in finding a qualified lightning-protection specialist:

- Contractors should be listed with Underwriters Laboratories (UL).

- Do not assume that roofers, general contractors or electricians are qualified.

- Materials and methods should comply with safety standards of UL and NFPA.

- Request that your contractor provide a Master Label from UL to ensure that the lightning protection system complies with national safety standards.

Improve your home owners' insurance policy

Reviewing your insurance needs is a smart addition to your list of home improvements, according to the Insurance Information Institute (I.I.I.).

The I.I.I. suggests reading your home insurance policy to determine if you are adequately covered in the event of a disaster.

If you are not sure how much insurance you have or what you are covered for, make an appointment with your agent, broker or company representative to discuss your insurance needs.

Homeowners should check their insurance policy to make sure they have adequate coverage in the event their home is badly damaged or burglarized.

You should find out whether you have a replacement cost policy.

It would pay for the repair or replacement of damaged property with materials of similar kind and quality without a deduction for depreciation.

Ask your agent or company representative about getting an "inflation guard clause" or a "guaranteed replacement cost policy."

You also should make sure

that you have enough insurance for your personal possessions. Most policies provide coverage for personal possessions for 50 percent to 75 percent of the amount of insurance for the structure of the home.

To determine the amount of insurance needed for your personal belongings, the I.I.I. suggests that you do a home inventory.

A home inventory is a detailed list of all your personal belongings, like furniture, jewelry and stereo equipment. The inventory should include purchase prices, present value and dates of purchase.

Attach all available receipts to the inventory, and list all serial numbers of appliances.

To back up your written inventory, photograph or videotape each room in your home with the closet or cabinet doors open. Make a copy of your inventory, and store the original along with a copy of your insurance policy in a safe place away from home.

A detailed home inventory also will be useful in reporting a loss to either your insurance company or the

Internal Revenue Service.

If you own expensive jewelry, silverware or other valuables, you may want to talk to your agent about having them insured separately through a floater or an endorsement, because sometimes there are dollar limits for high-ticket items.

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Evolution

color cues from paint shades, and then marries pattern and texture to produce an even more complex appeal. Look for licensed wallcoverings to grow, and incorporate fashion, sports and whimsical storybook patterns.

With embellishment as the hallmark, wallcovering is moving into rich texture and "touchable" pattern,

incorporating deep tones and vibrant contrasts.

Color layering creates the effect of texture, while fabric looks that mimic cut velvet and watered silks are on the trend-watch list for this year.

Minimalist and contemporary looks help to create soothing, sanctuary-like environments for those who seek respite from a busy or

stress-filled day, while English country garden styles are refreshing and renewing.

Glimpses of metal – whether gold, copper, silver or pewter – add luster and gleam, and are a perfect counterpoint for calm neutral and rich accent colors, alike.

Prints

Continued from Page 9

eclectic, sometimes unexpected look, mixing various ethnic elements inspired by different cultures with more traditional designs. For example, pair a lush print of leaves or flowers with a graphic ikat or tribal pattern.

Certain rooms look good with one strong pattern used on several surfaces, especially if the pattern is fairly simple with relatively few colors.

Accent this scheme with complementary textured solid fabrics and wallpapers, and perhaps a small amount of a coordinating print in the same color range.

Remove

Continued from Page 8

the wallpaper stripper is able to reach and loosen the glue underneath.

A palm-held tool with small cutting wheels that perforate the wallpaper without damaging the wall, is designed specifically for safe, fast and easy scoring.

• Step #2. Apply a liquid or gel wallpaper stripper to the surface. Varieties are available in liquid concentrate, gel or spray gel.

Simply apply the wallpaper stripper with a sponge, brush or roller. Or, spray it on with new DIF GEL in a 32-oz. spray. Wait 15 to 20 minutes. The fast-acting enzyme formula dissolves even hard-to-remove glue, like clay-based adhesive.

• Step #3. Scrape off the loose wallpaper. A scraper helps get the wallpaper off without hard work or surface damage.

If any glue remains, simply reapply the stripper to the area, wait 15 to 20 minutes, remove it and rinse with clean water. It's that simple.



High-tech bathing

Transform your bathroom from ordinary to extraordinary with Jacuzzi's new Vizion™ whirlpool bath, complete with flat-screen television, DVD/CD player, surround-sound speakers and a floating remote control. Available only in limited edition, the Vizion arrives numbered, certified and signed by Roy Jacuzzi, famed whirlpool bath inventor and Chairman and CEO.

Looks

Continued from Page 7

formal pattern for a mud room or laundry room – spaces that you do not have to take seriously. Fun, upbeat surroundings may help take a bit of the dread out of the work associated with the room," she notes, referring to hours of laundry duty.

Both Stoll and Mattiello recommend dressing a small room entirely in the same

pattern – don't forget the ceiling – and selecting an oversized floral, especially for a tiny powder room.

"You'll feel as though you're in a bouquet of flowers," says Mattiello about the impression, a large-scale motif, like "Bramasole" from the Bella Tuscany collection, would make. Normally, you might consider it for a large room with 13-foot ceilings.

Easy project: Design a new retreat for your dog

It's time you finally recognize your prized pooch for all of his or her love and devotion through the years. This season when you're renovating the house, be sure to design a new den area for your canine companion.

Dogs by nature are pack animals and are used to being part of a family. Safety and security are provided in the den. Perhaps you've noticed your dog has a favorite place to sleep – maybe you'll see him or her under a table or in a cozy corner. It is natural for a dog to seek out a safe den area that seems, for him or her, to provide protection from danger.

Why not construct your dog's very own designer den. Select an area that is out of the way of foot traffic. Is there an alcove under a staircase that could be turned into a cozy little nook? A laundry room is an ideal place to be Pooch's new pad. Select a protected area and put shelving or cabinets above to create a "cave-like" retreat.

The cabinets can serve double-duty as storage area for the dog's food and treats.

Line the area with your pet's favorite blanket or dog bed.

Hang a few photos of you and your family for the ultimate design effect. Then be sure to install a doggy door in the laundry room door so your pooch can have access to his or her new place.

Watch and see how your dog will grow to love this new designer den. When company gets too noisy, or if your dog just wants to escape for a little private time, you'll probably find him or her curled up in his or her new and stylish home.

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Improve the home with organization

Usually the most effective home-improvement projects are the ones that are the most easy to execute. A change in paint color, a new piece of furniture or even just a new window treatment can change the look of a room.

Another simple adjustment that can transform your living space is organizing your closets and drawers to maximize the room you have, while making it appear neater and more peaceful. Find an easy, stress-free way to do this in the following tips provided by www.LearnFree-home.com.

Closets

Closets are one of the first places to become overrun with clutter. After all, it's easy to hide your mess behind closed doors. Clothes should be arranged by season.

Group suits, jackets, blouses, trousers, dresses and tops together. Put clothes in order from light to dark colors, then prints.

Keep all clothes and hangers facing the same direction. Unused hangers should have their own place, like in a basket beneath the clothes. Out-of-season clothes and shoes should be stored in

Home improvement tip

Many people experience allergic reactions to mold and mildew. Some strains of mold and mildew may cause respiratory problems ranging from simple sneezing and wheezing to more serious conditions – even death. These substances are often found in homes that have had flood damage. To eliminate future mold and mildew outbreaks, keep surfaces dry, throw away wet items that cannot be dried. Keep air conditioners, humidifiers and dehumidifiers clean. Remove humidity with exhaust fans in kitchens and bathrooms, and if you have a flooding problem for any reason, clean the standing water immediately.

labeled boxes. Use hooks for articles such as belts and bags.

Drawers

If you have trouble sliding your drawers shut, they're probably too cluttered. Think about when you use certain items and keep those items together (exercise clothes, scarves, hats, gloves).

Keep all clothes folded and facing up. Socks should be arranged by color and folded in half so they don't stretch. Keep jewelry and accessories together in one drawer or in a jewelry box on the top of the dresser.

Cabinets

No one wants a messy kitchen, and cluttered cabi-

nets can give the home a feeling of disorder. Tackle all kitchen cabinets at once to see how to better organize contents for your lifestyle.

First, take everything out and start making categories. Clean the interior, shelves and handles.

Once you sort the items, group them back together in the cabinets facing outward. In the bathroom medicine cabinet, group products by use (first-aid, nail, make-up). Check expiration dates and discard old medicines and cosmetics.

Storage

In areas like the basement, attic or garage, keep the space as uncluttered as possible. Create sections for things like toys, tools, and family items. Label all storage containers. Finally, designate space for items that need to be recycled.

Finance

Continued from Page 13

project:

- Define your goals. Start by evaluating your needs and how they fit into your budget. Are you making improvements out of necessity (the shower floods the bathroom) or for pure pleasure (you'd just love new wood cabinets)?

Determining the size of the project and whether it must be done immediately may dictate just how much money you'll need.

- Finesse the financing. There are several ways to secure funds for your improvements: bank loans; second mortgages – a loan against the equity in your home; refinancing – paying off your old loan and taking out a new mortgage; short-term loans from 401(k), or 403(b) accounts; or even borrowing cash against a life insurance policy.

- Choose your financial institution. If you want to borrow money from a bank, you'll need to do a little research. Review interest rates, repayment options and penalties carefully.

Protect

Continued from Page 13

apply over cuts, wounds or irritated skin; do not apply to eyes, mouth, hands or directly on the face; and use just enough to cover exposed skin or clothing.

10. If you suspect that lead-based paint has been used in your home or if you plan to remodel or renovate, get your home tested. Do not attempt to remove lead paint yourself. Call (800) 424-LEAD for guidelines. For more information, call the National Pesticide Telecommunications Network at (800) 858-7378, or call the National Lead Information Center at (800) LEADFYI.

7. Wash children's hands, bottles, pacifiers and toys often, and regularly clean floors, window sills and other surfaces to reduce potential exposure to lead dust.
8. Get your child tested for lead if you suspect he or she has been exposed.

9. Inquire about lead hazards. When buying or renting a home or apartment



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